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HOME WITH THE CHRISTMAS SPOILS.—DRAWN BY DAN SMITH.

### ILLUSTRATED WEEKLY.

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WE shall publish in next week's ILLUSTRATED WEEKLY a contributed article from the Hon. Charles T. Saxton in reference to needed modifications of our election laws, looking to a more effectual prevention of outrages similar to those perpetrated under the direction of Governor Hill. Mr. Saxton is especially qualified to deal with this important subject, having given it close attention and been prominently identified with all our recent legislation upon it. It is not impossible that the suggestions made by him may form the basis of coming legislation at Albany.

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### THE COMING CRISIS.—III.

ASIDE FROM RELIGION, HOW IT WILL COME-A PRACTICAL ILLUSTRATION.

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T will come like a celestial cyclone of which it is the direct consequence, and will be manifested in a thousand centres at once, and yet differently at each, according as they are sever ally capacitated to appropriate and correlate the energy that they receive. In morals good and evil will wage furious war; in religion the true and false will stand face to face-indeed, in this decade they will lock in the final struggle; in government, politics and patritics will wrestle for supremacy, and in trade and commerce, labor and capital will measure strength. There will soon be giants on the earth once more, and some of them, like Samson, will work greater havoc in their death than in all their deeds of previous prowess.

But let us take a simple example of the application of this universal law. In each department of life it is working out upon converging radii, but we shall select a homely one, not only because familiar, but because nowadays we measure life by flod only, and our bodies by the raiment we put on. It is pre-eminently the day of mammon. What, therefore, are the signs of continued plenty in these prosperous days? Let us have facts.

Probably every extensive operator upon Wall Street has heard of "Benner's Prophecies," the first edition of which came out in 1875, the re-edition in 1884. In this concise little volume the author, Samuel Benner, "an Ohio farmer," formulated from commercial statistics the cycles of "ups" and "downs" in the prices of certain great staples of trade-such as pig iron, he corn, and provisions. He also tabulated the cycles in which financial panic had revolved up to the date of his publication. Based upon these tables, he was justified in forecasting future events in general terms, and did so with such remarkable success that his book has become a manual of reference to those who have sufficient additional wisdom to handle it properly-for many who have misunderstood the spirit of his "predictions" have come to grief by adhering too closely to a rule of thumb.

It is manifest that Benner never intended his work to be more than a guide in premises where the pulse of the business world must be held in one hand and the watch of the operator in the other, so as to catch the alteration rather than be caught in the combination. Holding that pulse in 1875, the year preceding America's great centennial boom, and versed in the average market prices, as reported in the "Cincinnati Price Current," he did not hesitate to declare, under the head of PANIC, "I predict that there will be great depression in general business and many failures in the years 1876 and 1877, and that there will be a commercial revulsion and a financial crisis in the year 1891."

"Here," said he, closing the sequence of trade predictions with which his little volume opens, "are twelve prophecies of certain events to take place in the future, and they are of no uncertain sound; either one of them, if taken advantage of by large operators and speculators, would make and save them millions of money, and would be of incalculable benefit to every person in this country. To know when to shape our agricultural, manufacturing, and financial operations so as to secure the best markets instead of the worst, is the end much to be desired by all."

These prophecies were made upon the "testimony of twenty years' personal observation from living and experimental facts and from analogy, relying upon history to repeat itself"-and the facts bore him out to the echo! Benner laid no claim to the "gift of prophecy"; he disavowed any resort to the higher methods of Joseph, but he clearly stated his firm belief "that God is in prices, and that the over and under production of every commodity is in accordance with His will, with strict reference to the wants of mankind, and governed by the laws of nature, which are God's laws, and that the production, advance, and decline of average prices should be systematic, and occur in an established providential succession as certain and regular as the magnetic needle points unerringly to the pole."

A similar faith was enunciated by Moses 3,377 years ago, and embodied in the Sabbatic and jubilee laws (Levit. xxv., 3-10) of Israel; its effect was demonstrated so long as faith in it remained, and when it faltered the inevitable consequences were incurred. Smile not, thou fool, unlearned in the history even of your own trade, more ignorant as to the line of your ancestry and its laws of inheritance than your hostler is of the pedigree of your blooded stock, if others, skilled more liberally in data which bear Benner and the Bible out, and unleavened with the folly of thine own emptiness, retain some grains of "common sense," and have other talents in God's service beside gold and silver.

Benner's studies show that the weather does not give us the rule, although it agrees therewith; nor do the statistics of production yield the secret, for commercial estimates are always too high. But he found that the cycles in yearly average prices do give us the clew. One extreme invariably follows another, and in the le gth of the interim he found what he denominated his " cast-iron rule."

From our own studies in chronology, however, we are satisfied that Benner's discovery was more of an approximation than a rigid deduction based upon absolutely accurate data. We accept his conclusions, but with this grain of salt, and we know enough of cycles and their perturbations to regard his invaluable deductions as approximations-straws only in the trade winds! Whence they come or whither they go is still a secret in so far as accurate induction is concerned-nor will Jehovah yield it to an age like this! However, for a testimony against us, enough has been discovered to establish the outline of a noble science.

Our readers must consult Benner's little book itself, or ask their broker friends about it, and vet we caution them to be judicious in their search for knowledge, and to weigh answers against men! Let me give a sample of Benner's advice in 1875, and with which he closed his discussion of pig iron-our commercial vertebral column:

"The decline in the price of pig iron since 1872 has been over fifty per cent. Iron masters are crying out, 'Give us protection or we are ruined,' while the silent whisper to 'reduce the product' is not willingly and generally heard. The secretary of the Iron and Steel Association re ports that out of 701 furnaces on the first of February in 1874, there were 398 stacks out of blast; nevertheless there were fifty new (!) furnaces completed in 1878, thirty-eight in 1874, and forty-six stacks in course of erection and other furnaces projected in 1875. What blindness and what folly! The remedy at present is not to be found in a tariff alone on foreign importation; a home competition is here in our midst more formidable than all foreign competition combined. Seven hundred furnaces, some of which cast one hundred tons of metal per day, are now ready to swell the home production, on the first show of an advance in price, beyond the most extraordinary consumption, and producing stagnation more disastrous than ever. It is a hard alternative for furnace men to be compelled by the logic of facts and events to blow out their furnaces and suspend business for so long a time, but to be 'forewarned is to be forearmed.' Is it not the part of wisdom and policy (Democrats and Republicans alike, for ye both be citizens!) to stop before the capital is gone and stock unprofitably consumed? We have not seen in our experience or observation, neither do the facts and records of modern history show, a permanent advance until after five years from the highest price, and is the present decline and cycle to be an exception to all others? And in the face of and succeeding the greatest supplying capacity the world has ever witnessed? Verily, the handwriting is upon the wall, and so plain it needs no magic to decipher what it means !

But is the present outlook much better? Surely not if Senator Gorman diagnosed the situation accurately! Nor if Windom's dying words to financiers were an index of the intensity with which his heart was failing!

In a similar manner Benner dealt with hogs and corn and provisions, showed they were intimately related in their times, and conspired together in the panic cycle. He wrote to no one's prejudice, dealt only with facts, and his figures have no respect whatever for political parties. Yet as a plain man, dealing in facts of the hardest and most homely description, he failed not to be wise and read the moral between iron rails, for he pointed his tale of bricks with a Jehovitic moral.

action and depress ı ın ge Providence works upon the minds of men, as witnessed in the present time by the religious excitement in the East, created by the Evangelists Moody and Sankey, as instruments in the hand of God to start in motion a religious wave that will in the next two years sweep over the entire Western country. Men in time of trouble put more trust in God and are inclined to more thoughtfulness!"

And all this is true again, for greater waves are rolling over the religious world to-day! To further show the acute wisdom of this pioneer in one branch of practical astrology, let me quote another passage, the truth of which weighs heavily upon us at this instant:

" Congress made a mistake in not fixing January 1st, 1878. as the time for the resumption of specie payments; this delay will cause the Government and people to lose twelve months of recuperative strength in the great commercial and financial battle of 1891! Commercial ns are governed by a law beyond the control of man, and are afined to no creed, party, or politics."

In his Addenda for 1884, Benner complies " with an earnest demand from many business men for a new edition of these prophecies, with tables brought down to date." He left the old edition as it was originally published, and merely added a supplement in which he scanned the history of trade during the decade that had transpired, showing that all of his predictions had been verified. He then peered into the future, pointed out the signs of the times for business men, and summed up his oracle as

"1887.-Continuation of the same dull trade of 1886, with no hope for

iron this year.
"1888.—Presidential year; all business prostrated and exhausted.
A general complaint of hard times all over the country. Banks failing and stocks to their lowest point. Iron and stocks will touch their lowest limit in this decline and turn *upward in this year*.

"1889.—A great speculative era opening up. Hurrah for business!

Iron advances! Now for a boom ;

"1890.—Great activity in general business. Iron and stocks advancing and bounding upward from the beginning to the ending of this A repetition of the year 1879. "1891.—This era of speculation and great prosperity comes to a close this year with a panic. A commercial revulsion and general reaction in all business after this year, and down goes trade for a series of

"1892, 1893, 1894, 1895, 1896, 1897.—Dull years, poor trade."

The present writer has followed Benner year by year; he has clippings from the press that verify his warnings to the echo: and the reader-if he have a thinking-cap-need only to be referred to the commercial history of the current spring and summer to enlist his credence in a science that is destined in the future to solve the whole problem of political economy. It is in vain that the priests and votaries of the present dark and dismal thing, taught under the guise of a reliable cult, resist the philosophy of facts. The veil of their temple is rent in twain, and behold, its holiest place is empty!

But what is the key to commercial wisdom? What is the active agent in these cycles? No doubt the reader has already divined our answer, or else, familiar with Benner's book itself, and with the "Metrological Elements" of Professor Tice, already knows that they harmonize with the cycles of the solar system. They are produced by the perihelia of the planets which affect the earth and all that live and move thereon!

From having perused our two previous articles, the reader will be better able to appreciate Benner's own conclusions:

"The cycles of eleven years in the price of corn and hogs, twenty-seven years in the price of pig iron, and fifty-four years in general business cannot be accounted for upon any known theory in the operations of trade. Therefore, we must look elsewhere for a cause and solution of the problem. The cause producing the periodicity and length of these cycles may be found in our solar system!"

As we have seen, Dr. Knapp's closer analysis of the planetary periods yields the rather longer cycles of twelve, twenty-nine, and sixty years, and the minor causes which justify Benner's reductions (i.e., the cycles of effects), must be sought for in the

Heathen mythology claimed that Saturn was the deity who resided over "time," but a more ancient school, that of "Heman, Chalcol, and Darda," or of Mahol himself, placed the Chaldean wisdom on a far higher plane, and justified even Daniel in accepting its presidency. It is the cycle of Saturn, in its relation to the Lunar cycle, that, as we have already pointed out, solves the problem. We are not to worship the clock but the Creator, and not until we do shall we understand its chimes!



### THE PROTECTIVE POLICY IN GERMANY.

CHANCELLOR CAPRIVI'S great speech in the German Reichstag, advocating the ratification of commercial treaties with Austria and Italy, is significant in more than one respect. While the Chancellor considers it good policy to adhere to the principle of protection for the purpose of fostering home manufactures, he believes in reciprocity to such an extent as will serve to open a wider market for the surplus production of German manufactures, without seriously damaging other home interests. Concessions, says Caprivi, must be made if Germany expects to gain advantages for herself; therefore, it was the duty of the Government to consider most carefully how far tariff rates affecting certain home industries could be reduced without injury to the country. Thus it was decided to lower the duties on certain agricultural products, mainly on grain, a reduction which could easily be borne by the farming interests. Farmers, to whatever party they belonged, he said, must be reckoned among the elements by which the State was upheld, and the Government would deem the downfall of agriculture in Germany a national calamity; the proposed reduction, however, was but a resumption of the grain duties as they existed before 1887, and would still leave ample protection for the producer.

In another part of his speech the Chancellor alludes to the fact that during the last year German exports amounted to two hundred million dollars less than the imports, adding that the conclusion of the treaties with Austria and Italy would create a commercial union in central Europe strong enough to preserve its independence from America, whose tariff policy was largely responsible for the restriction of Germany's commerce and the deplorable condition of its manufacturing industries.

The question which, after reading Chancellor Caprivi's speech, naturally presents itself to the thoughtful mind is how long Germany will be able to bear the strain of such an unfavorable balance of trade without serious consequences. Possibly the new treaties with Austria and Italy may serve to arrest for a time the downward tendency in the economical affairs of the Empire, but neither of Germany's allies is rich enough to buy much, especially as their military burdens are continually on the increase. Thus, Germany's overproduction having no sufficient outlet, her industries will weaken, the tax-paying capacity must diminish, and while its commercial as well as the political status

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slowly degenerates, emigration must vastly increase, and with it the process of physical exhaustion.

The circumstance that the German Chancellor charges the tariff policy of the United States with being one of the main factors which have brought about this state of affairs will be viewed by Americans with a good deal of complacency, for in this case Germany's loss is our advantage. General Caprivi's speech is indeed an excellent protective argument, and the object-lesson thus presented will not be lost on our people.

### THE GERRYMANDER.

T is just eighty years since the Massachusetts Legislature committed the political iniquity which gave the word "gerrymander," both as a verb and a noun, to our vocabulary. And now the President of the United States uses it seven times in his message to Congress, and supplies forcible definitions of the term by calling the acts it implies "disgraceful partisan jugglery" and "political robbery." The word has gained a firm place in our language because the crime it defines has become more common and dangerous with the lapse of time.

In the second year of the administration of Elbridge Gerry as Governor of Massachusetts, and before he was Vice-President. the Legislature so juggled with the Senatorial districts as to overthrow the Federalist power in the Senate. A map of one of the distorted districts looked like some fabulous monster, and Gilbert Stuart, the artist, completed the resemblance to a salamander, and the people, wrongly ascribing the blame to Governor Gerry, called it a Gerrymander. It has ever since been the accepted name for the political crime the result of which, in the forcible language of the President, is to overthrow the control of the majority by the perversion of the popular suffrage. One form of the evil is to suppress popular suffrage, but the form described by this name is its perversion. When once a Legislature is duly elected in the predominant interest of one party, that party, by exercising its lawfully acquired power in juggling with the Legislative or Congressional districts, can perpetuate its control in the State and the national Congress, and fortify itself against the wishes of an actual majority of the voters. So effectual is this mode of political robbery in skillful and unscrupulous hands, that in Indiana, where it has greatly prevailed, a politician boasted that he had so fixed the State that his opponents could not carry the Legislature without at least fifteen thousand

And this is an evil which grows by successful use. It is easier than lying and safer than ordinary stealing. Being done by an entire party, the moral sense of the public becomes blunted and it is readily condoned. And its fruits gained by one party are so tempting that on the next opportunity the other is ready to follow the evil example, and the practice, pursued alternately by each party on attaining irresponsible control, becomes a serious menace to our institutions.

We are accustomed to console ourselves with the thought that a just Nemesis will overtake such political evil-doers, but this expectation has proved to be delusive. When it was first perpetrated in Massachusetts it excited great indignation, and the Federalists were enabled to recover their control of the popular branch of the Legislature in the next election. But that was not the end of it, and the example has been followed in other States for three-quarters of a century. Heretofore the object of the "gerrymander" has been to control the State Legislature and the representation in the lower house of Congress directly, and the Senate indirectly, in the interest of a successful party and against a real popular majority; and this object has been pursued and gained in several States—notably New York, New Jersey, Ohio, and Indiana, and in the famous "shoe-string district" of Mississippi.

But now a design seems to be formed to extend it to the control of the Presidency. Michigan has by recent legislation provided for choosing its Presidential electors by districts instead of general popular vote, and has at the same time provided for a new Congressional apportionment. There are signs of a similar design as to the State of New York. These omens of a new application of this form of political jugglery to the control of the Executive power against the real intention and will of the people furnish the occasion of the warning given by the President in his message. He declares that our chief danger hes in this direction, and justly says that "when our elections cease to declare the will of majorities, fairly ascertained, without fraud, suppression, or gerrymander," our respect for public officers and our obedience to law will cease also.

In view of this danger, and with the consciousness of the fact that neither party can boast that it is without the sin of this form of robbery, the recommendation of the President that a nonpartisan commission shall be formed to make a "calm, patriotic consideration of such constitutional or statutory changes as may be necessary to secure the choice of officers of the Government to the people by fair apportionments and free elections" ought to be favored by every citizen who desires to promote the stability of our institutions. Those institutions cannot be permanent if the vast machinery of this Government can be placed under a control secured by political tricks or partisan thimblerigging against the will of a majority of the people. Usurpation of popular rights by monarchs and their henchmen has become intolerable and practically obsolete. We must beware of the soductive form of such usurnation which am subtler and mor bitious schemers find ready to their hand in the gerrymander.

### MR. CLEVELAND'S CANDIDACY

GENTLEMAN who is known to be a close and intimate friend of Grover Cleveland" has informed the Morning Advertiser of this city that Mr. Cleveland is not a candidate for the Presidency. We have some personal knowledge of the informant in this case, and it is undoubtedly true that his relations with the ex-President are of a very intimate character. His allegation is that Mr. Cleveland "is not working for the nomination" and has a strong antipathy to entering another campaign, with a decided dislike to the cares and responsibilities that beset a candidate. When questioned, however, if Mr. Cleveland would accept a nomination if tendered, the trustworthy informant was

obliged to confess that he would probably feel obliged to obey a strong popular request. The precise language of the informant is that "if it should become apparent that his candidacy would embody a vital principle, and that he would represent all that the party has at stake, he might, perhaps, be induced to run."

It is possibly true that in view of recent events there is a growing reluctance on the part of Mr. Cleveland to enter another national campaign. It is not safe to assume, however, that he no longer entertains the natural ambition to again occupy the White House. It may be true that he is doing nothing personally to secure the nomination. The fact is that anything he might actually do in that direction would possibly result to his disadvantage; but there is every reason to believe that his friends will persist in their advocacy of his selection, and that he will be a formidable candidate, although hardly a winning one, in the next national campaign. Possibly the only influence that would induce him not to accept a renomination, if tendered with substantial unanimity, would be considerations of a domestic character.

### TOPICS OF THE WEEK.

Senator Brice may be, as he claims, a citizen of Ohio, but if he is it seems a little strange that he should fail to pay his Ohio taxes. We notice that suit has been brought against him in one of the counties to compel him to pay certain taxes which he seems to have dodged for a considerable time. If he is not a citizen of the State then certainly he has no right to occupy his present seat in the Senate. It is to be hoped that the Republican State Committee will at once formulate the evidence upon which it bases its demand for Mr. Brice's withdrawal from that body, so that the case may have prompt and proper consideration.

Some surprise has been expressed that ex-President Cleveland has failed to speak out in reprobation of the infamous attempt of Governor Hill and his henchmen to steal the New York Legislature. It seems to have been supposed that the ex-President would be eager to demonstrate his high conscientiousness and elevated public spirit by denouncing, as it deserves, this monumental outrage. We fear that this estimate of Mr. Cleveland's character is a mistaken one, and that, after all, he is not the ideal politician. At any rate, if he is the possessor of all the virtues that adorn humanity he is singularly silent in their assertion at critical junctures in public affairs.

An effort is making to secure the display of the American flag over all the public school buildings of Missouri and other Western States. This has been done quite largely in the East, and it would seem to be eminently proper anywhere. We notice, however, that a St. Louis newspaper regards the proposition to introduce what it calls "flag-worship" into the public schools as a species of fetichism, and it suggests that there is nothing at all in the idea that children can be made patriotic Americans by becoming familiar with the flag of the country. It is a little difficult to understand how anybody can object to any proposition which looks to educating the growing generation in respect and reverence for the national flag, standing as it does for principles and ideas which the world is coming everywhere to recognize and adopt.

It appears from trustworthy dispatches that an effort was recently made by the anti-American party in Chili to induce the Chilian Government to abolish its legation at Washington. The Government, however, strongly resisted the proposition, and it was defeated in the National Congress. This result is taken as indicative of a purpose on the part of the new Government in that country to maintain amicable relations with the United States. Of course it is well understood that the attempts to embroil the two countries are largely due to British influence in Chili. While that Government has not yet made any official reply to our protests concerning the outrage perpetrated on the sailors of the Baltimore, it is believed that apology or indemnity will ultimately be made. If it should prove otherwise, President Itarrison will know how to vindicate our honor and enforce our rights in the premises.

WE have seen nothing more refreshingly candid than some remarks which are attributed by the Chicago Inter-Ocean to ex-Mayor William H. Wickham, of New York, apropos of the political situation in this State. Being asked as to how New York would cast its electoral vote next year, Mr. Wickham said, We are going to secure the State even if we have to steal it. New York may go Republican in 1892, but it will not be so recorded in the books." Asked whether the Democracy would get control of the incoming Legislature, he said with the same engaging frankness: "Certainly. We are not entitled to it, but Governor Hill says we need the Legislature, and we are going to steal it just as the Republicans stole the Presidency in 1876. It is a clear case of steal, but the ends justify the means." is something delightful in this candid confession of intended theft. We may not applaud the crime, but certainly the spirit in which it is declared is more commendable than that displayed by Governor Hill and his associates, who, with their hands upon the stolen goods, vehemently insist that they are the very pink of ntegrity, and have not the slightest intention of any d able act.

There is no doubt that Mr. Mills is greatly chagrined at his failure to secure the speakership. He had every reason to suppose, from the prodigious efforts made in his behalf and from the assurances of support which he seems to have received, that he would secure the prize, and with it a dominant influence over the legislation of the present session of Congress, especially as to the subject of tariff reform. The success of the antagonist who is popularly supposed to be indifferent to that radical phase of reform to which Mr. Mills is committed, and the consequent loss of the party leadership in the House, might well exasperate a more even-tempered man than the sage of Corsicana. His friends seem to share his indignation; some of them, indeed, are said to be exceedingly bitter and resentful, if not implacable.

One report alleges that the resentment against the victor is so keen and violent that it amounts in many cases to absolute personal hatred, and denunciations without stint are rained on the heads of supporters of the speaker-elect. It is possible that these representations are somewhat exaggerated; in any event it would be a mistake for Republicans to build their hopes of success too largely upon possible Democratic dissensious extending through the coming session and into the next Presidential contest. All differences growing out of the speakership controversy will disappear before the overmastering passion and desire for success in that contest. The managers who were conspicuous in their support of Speaker Crisp include the shrewdest and most astute politicians in the Democratic party, and they undoubtedly counted the cost of the victory they have achieved over the representative of tariff reform. They will be prepared to fight out the coming contest along the lines they have established.

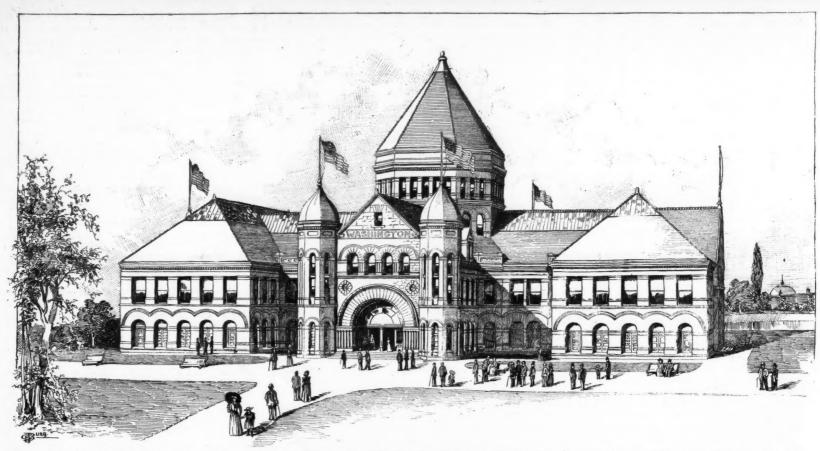
It is not surprising that Euglish newspapers are giving a good deal of attention to that part of the President's Message which relates to the results of the McKinley tariff. For the most part these journals frankly acknowledge that they have been mistaken in their estimate of the effects of this measure. Thus the London Standard says that the "figures given by the President are quite sufficient to cause surprise to adverse critics both at home and abroad," and the St. James Gazette remarks that the figures "compare significantly with British figures which remain stationary. It is all very well," this paper adds, "to say that the Americans will presently discover a mistake in their fiscal policy, but perhaps they may In the meantime the calculations of the supporters of not. the McKinley bill are working out much better than any one in England had reason to expect." One London journal argues that the prosperity of the country is not due to the McKinley act; but it is quite apparent that the results so far achieved from the operation of the law are producing a profound impression abroad. This impression is likely to be deepened as time

A CORRESPONDENT of a Boston newspaper has stirred up a hornets' nest in society circles in Minneapolis. This correspondent has had the temerity to allege that there is a scarcity of eligible young women in that thriving and ambitious city. He has even gone so far as to say that there are thousands of young men all through the West who would be glad to be married if there were—think of the treason!—Eastern girls available. The popular fancy, he adds, is for Eastern girls. This has proved entirely too much for the average Minneapolis editor, and we find the Tribune of that city declaring with great emphasis that the statements of the Boston correspondent are entirely untrue. The city, it says, "is rich in matrimonial timber, which can be had for the asking if the wooer is blessed with good character, fairly pleasant face, figure and address, and the ability to support a family in comfort." It adds that while Yankee girls will be welcomed with open arms, they must not come with any belief that "they will be met at the depot by a delegation of eligible young bachelors with proposals on their lips." This timely protest will no doubt arrest any possible hegira of New England girls toward the Western city. It will at the same time establish the fact that the resources of the town are, in every possible direction, equal to any and all demands.

We presume there are very few people in this country who need to be convinced that President Harrison is one of the ablest men who ever sat in the White House. If such doubt has existed anywhere it must have been pretty effectively removed by the message just sent to Congress, which is universally conceded to be one of the ablest ever issued. It gives a fine analysis of the issues now before the country, and embodies an intelligible and exhaustive résumé of everything connected with our national affairs for the year past. Every point of importance in the administration of the government is handled with rare judgment and ability. There is no evasion of issues, no employment of meaningless words, no bluster or bombast. It is gratifying to know that Democrats as well as Republicans recognize and concede the ability of this important document. Senator Morgan, of Alabama, says of it:

"It is intensely American, and treats our disagreements with foreign powers in a way that is just, frank, and explicit. If the same intrepid spirit were manifested by our people in regard to our financial independence, we would soon lead all others in monetary and commercial power. The President favors a financial compact with other countries, and invites them to take the lead in establishing an American money policy. We, who differ from him on the question of taxation or finance, feel that we have a bold, sincere, and able opponent to confront. The message of a whole is conspicuous for its fairness, boldness, and ability."

THE struggle for the control of the Democratic State Convention in Louisiana turns entirely upon the question of the rechartering of the famous lottery company, which has so long dominated the politics of that State. The lottery candidate is ex-Governor McEnery, who, while Governor, sent a strong antilottery message to the Legislature, but afterward gave a decision as a member of the Supreme Court in favor of the company, under circumstances which provoked both amazement and indignation. The convention will not be held until April next, but the prin for the election of delegates are already in progress. So far the anti-lottery party has a majority, the agricultural parishes being strongly against the gambling trust. Of the two hundred delegates yet to be elected the great majority are to come from the rural parishes, and it is quite confidently expected that the majority against the McEnery party will be considerably increased. This fact, however, does not afford any guarantee that McEnery will not be nominated. It is understood that an immeuse corruption fund will be employed to debauch the delegates, and where this cannot be done contests will be made looking to the unseating of delegates opposed to the extension of the charter. The St. Louis Republic expresses the opinion that the nomination of the lottery candidate will be secured at every hazard, and "will be followed by his election, if every shot-gun in the State has to be brought into use and every purchasable white voter bought,"



THE PROPOSED BUILDING OF THE STATE OF WASHINGTON AT THE COLUMBIAN EXPOSITION, CHICAGO.—Photo by La Roche, Seattle.—[See Page 366.]

### THE SPEAKER'S WIFE.

THE wife of the Speaker of the House of Representatives is always a foremost figure in the society of the national capital. By virtue of her husband's position she comes next in rank socially to the wife of the Vice-President. There has been a good deal of controversy as to whether the wives of Senators or of Justices of the Supreme Court are next in order, but it seems to be pretty well settled that Senators' wives are entitled to precedence over those of judicial officers; at any rate, they insist upon and enjoy it on all occasions of official festivity. Mrs. Crisp, the wife of the speaker - elect has not heretofore participated to any extent in the social life of Washington, having for some twenty years been an invalid, suffering greatly from acute rheumatism. It is not probable that she will take any active part in the social festivities of the coming season, even if her taste should incline her to assert her social rank and claim the prerogatives of her position. Mrs. Crisp, who was formerly Miss Burton, of Schley, Ga., was married in 1867, and is the mother of four children. A daughter has recently joined the father in Washington.

### THE COLUMBUS BELL.

A BELL AS OLD AS THE DISCOVERY OF THE NEW WORLD.

PERHAPS the oldest bell on the continent of America to-day doing sacred service is the bell belonging to the little African Methodist



MRS. CHARLES F. CRISP, WIFE OF THE SPEAKER OF THE HOUSE OF REPRESENTATIVES .- PHOTO BY BELL.

Episcopal Church, at Haleyville, Cumberland County, New Jersey. It has a most remarkable history, and is closely connected with remarkable associations and a remarkable epoch in the world's annals.

It was presented to the little church in 1885, then newly built, by Captain Elias A. Newall, of the bark Eva H. Fisk, whose home was in the vicinity of the church, who had obtained the bell and its history from the inhabitants of an island in the Caribbean Sea, whose ancestors were the buccaneers who pillaged Cartagena and sacked its cathedral nearly two hundred years ago, and this is its history: In January of the year 1492, the war between the Crescent and the Cross culminated in the capture of Granada by Ferdinand and Isabella. The famous mosque of the Alhambra was transformed into a Christian temits lofty towers, instead of the "Murran of Islam calling the faithful to prayers, those pious monarchs caused this bell, with several others, to be cast and placed there for calling their meek and lowly followers to matins and vespers.

A few years afterward—in 1502—Queen Isabella presented this bell to Columbus upon his departure to America on his fourth and last voyage. By him it was donated to the pious Brothers who established the chapel in which they placed it. which was the beginning of the great Cathedral of Cartagena, on the Spanish Main. There it performed its holy mission for near two centuries, or until it was more than two hundred years old-until the great raid and siege of Cartagena by the buccaneers in 1697. In this raid the city was sacked and partially

In the division of the spoils this bell-for the buccaneers did not hesitate to pillage the cathedral-fell to the share of the

French ship La Rochelle, and for a short period did duty as a ship's bell for the piratical crew. This sacrilegious duty was of short duration, for, as if by a retributive Providence, in the latter part of the same year, during one of the most furious hurricanes that ever swept the seas, the piratical squadron was nearly annihilated. The La Rochelle was totally wrecked on the island of San Andreas. A few of the crew were saved, together with this bell. From the descendants of the survivors Captain Newall procured the bell and its authenticated history. He brought it to New York and shipped it to his home as a relic whose nearly four centuries of existence had witnessed the most stupendous events in the world's history-the beginning of whose existence was the birth-time of this stupendous epoch.

The bell is small, its weight being but sixtyfour pounds; its tone is clear and resonant, and the metal out of which it is cast seems to be a quality of bronze superior to any used in church bells nowadays. Its brightness indicates a large percentage of silver. Its surface has been painted with green paint outside, while the inside is covered with verdigris. Around the upper part of the bell is a band of ornamental chasing. The bell is 11 inches high; top diameter, 8 inches; diameter at mouth, 14% inches; thickness of sound bow where clapper strikes, seven-eighths of an inch; length of clapper, 11 inches.

Owing to a small debt on the church the people will not suspend the bell until that shall have been paid, but trusted Alfred Green keeps it in his own dwelling, where he guards it as the ap-WILLIAM STEWARD. ple of his eye.



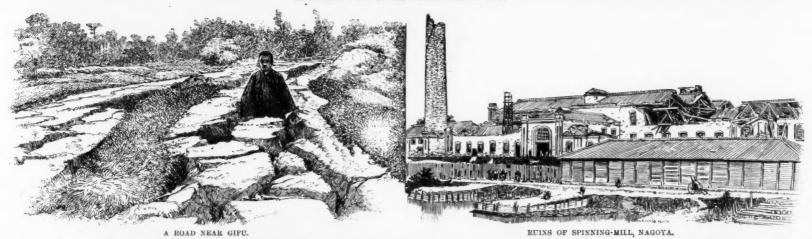
THE COLUMBUS BELL-UPRIGHT VIEW.



THE COLUMBUS BELL-ANOTHER VIEW.



A GENERAL VIEW OF THE DEVASTATION IN GIFU.





SCENE IN THE CITY OF GIFU.

THE BLIND GIRL.

[From the Provençal of Joseph Roumanille.] T was at Bethlehem, when in the manger lowly Jesus was born.

Upon the straw He lay, the wondrous Babe and holy, That blessèd morn.

Of the glad Gloria by angels sung, still trembled Faint harmonies, And from Judea's plain the shepherd-folk assembled Fell on their knees.

Now, in that time, 'tis told, when earth was filled with gladness, One mournful maid,

A poor child blind from birth, knowing but night and sadness, Wept as she said:

"Mother, leave me not here alone, whilst all are going The Babe to see.

How canst thou at His feet kneel and caress Him, knowing Thou leavest me?"

"Thy sorrows, O my child," replied the tender mother, "I share with thee. But to thine eyes, alas! one place is as another-

Thou canst not see. Until the twilight fall be thou content with waiting,

And then, my pet, We will return again, all we have seen relating For thee, pauvrette."

"I know it, mother dear-I know that night eternal Darkens my ways.

Upon that infant face of loveliness supernal I may not gaze.

Yet, blind, I can believe-though sightless, still adore thee, Christ-child divine!

Grant only that my hand feel, as I bow before thee, One touch of thine."

So earnest was her prayer, so piteous her pleading, Who could say nay?

And Bethlehemward at last, the mother her child leading, They took their way.

There, when the poor, blind girl, with glad emotion sobbing, All tremblingly

Took Jesus's little hand to press to her heart's throbbing-Lo! she could see. HENRY TYRRELL.

### HOW CHRISTMAS CAME TO CRAPPY SHUTE.

BY E. M. GILMER.



HEY called the place Crappy Shute. In the plat and directory of the big city it was put down as Gay Street, but the name was so obviously a misnomer it had long since fallen into disuse, except among a few fashionable philanthropists addicted to slumming, who effected a happy compromise by calling it Gay Alley. But to the inhabitants of the narrow, dirty, ill-smelling street, to the police who arrested them when overdrunk or disorderly, to the reporters on the daily papers, it was Crappy Shute.

Dick assuredly knew it by no other name, and he was the ward and protégé of the street. His mother, some dozen years before, had tramped into the Shute, foot-sore and travel-stained, with all her earthly goods tied up in a handkerchief, and Dick, a bright-faced baby, hugged close to her ragged breast. The poor creature hired an attic in one of the miserable hovels, and lived-God knows how. Crappy Shute was never curious about the private affairs of its inhabitants, but one day, when Dick tumbled all the way down the stairs and lay on the pavement blinking and gurgling with delight at being out of doors, it occurred to some one to go and see what had become of his mother, and they found her stone dead on her hard pallet.

Such things occurred too often in the Shute to create much comment. The coroner's jury brought in the usual verdict of "Death from exposure and want," and offered to send the child to an asylum; but Crappy Shute had taken a fancy to the baby and adopted him as its own.

All of that had happened a dozen years before, and Dick was now a thin slip of a lad, with that sad precociousness that is the sole birthright of the children of poverty. Crappy Shute had been a rough foster-mother, who had early taught him to fight his own battles, but if the little face knew what it was to be pinched and wan with hunger it was because provisions were always scarce in that locality, and the larder empty oftener than not. Some one had set the lad up with a few pennies as a newsboy, and thereafter the Shute expected him to shift for him-

And Dick was grateful. He never passed a body of prim little charity boys, walking round and round their inclosure in decorous rows, and contrasted their lot with his own boundless freedom, without a thrill of keenest gratitude to his patrons of the Shute who had saved him from such a fite. To have to sit still and be taught to read out of books all day, not to be able to go and come as one pleased, to know nothing of the wild scramble for papers early in the morning, and the race to the depots to meet the incoming trains. What was life worth without these diversions?

"An' yer betcher sweet life dere ain't one of 'em I couldn't beat at craps ev'ry time, spite of dere book learnin', an' me givin' 'em de odds."

And Dick screwed up his wizened little face into an expression of ineffable disgust.

He himself could not remember when he had first learned to shake dice in his dirty little hands, and he knew of no keener pleasure than a game when the luck ran even. "It was a cold day," as he said in his slangy way, " when there wasn't a game

of crap going on in the Shute," and to-night as he neared home he could see the group of players on the pavement thrown into sharp relief against the darkness by a neighboring street-light-A frowzy woman with a shawl over her head stood in a doorway, and one of the men importuned luck in her name: "Come eleven, come seven, this is for my sweet Sally," as he threw the dice. Derisive hoots of "Little Jo," "Big Dick," with which the spectators recognized the throw of four or ten, and the mocking laugh when some one was crapped out, announced to Dick as he neared the group how the game was going. As he approached a dozen voices called to him to stop, but he hurried by them with a rough word of excuse. To-night he was in no mood

He was tired and hungry and out of humor, although he had been exceptionally fortunate and sold all of his papers. It was the day before Christmas. The shops were ablaze with holiday goods; all day the streets had been crowded with throngs of richly-dressed people with hands and carriages full of costly parcels, and as the lad had stood on the corner crying his papers some rough idea of the injustice and cruelty of fate came to him with a sharpness it had never had before. They had so muchhe had so little. Even with the price of all his papers in his pocket there would not be enough to buy the bunch of roses on the breast of the woman passing him and smiling as if there was nothing in the world but joy.

For himself he did not greatly care, but there was Jim, -and Dick's heart gave a great throb of pity for the lad lying sick and alone in the dismal garret they occupied together in Crappy Shute. Somehow he had grown strangely fond of "the kid," as he called him. A couple of years before he had chanced upon a street fight in which two hoodiums had set upon a weak and defenseless little bootblack and were cruelly beating and tormenting him because he refused to shine their dirty boots for nothing. and Dick, his thin little cheeks ablaze and his eves fierce with anger, had without a moment's hesitation attacked the nearest one of the oppressors with such a storm of bites and kicks and blows that he had been glad to take to flight. The timely arrival of a policeman ended the scrimmage, and when he was gone the two little street gamins stood looking at each other.

"Warn't yer a-feared? He was the biggest. What made yer do it?" demanded the bootblack.

And Dick replied: "I dunno. I'm jest boun' to be fer de under dog in de fight;" and then he added: "Ef yer ain't got no home come 'long with me," and the offer was gladly accepted.

That was the beginning, and Dick had cared for him and fought his battles for him ever since, and had come to have something of the same sort of feeling for him he had for the mother he could not even remember.

"I dunno how 'tis." he would say to himself, "but sometimes when they're clean wore out playin' craps in de Shute, an' have gone to bed, an' it's right still, an' I thinks 'bout her being up dere 'mongst de stars, not cold, nor hungry, nor ragged like me,-I dunno how 'tis, but it makes me feel right clean and good inside; an' it's the same way 'bout Jim. I dunno how that is neither. Crappy Shute's good enough fer me; but Jim, he ought to be dere in de church, where de big organ is, an' de pictur of de lady with de baby in her arms.'

But now Jim was sick. He had been ailing for a long time with a cough that grew worse as the days went by, until now he was so weak he had to keep his bed, and the double burden of their support fell on Dick, but he made light of it.

"What's getting up a leetle earlier an' going to bed a leetle later, an' workin' a leetle harder to a feller like me?" he demanded, scornfully. "An' as fer eatin', why, ef I don't watch out an' get into trainin' I'll be droppin' off with some dese richmen diseases. See?"

But his airy philosophy had deserted him, as one's philosophy is apt to do in times of need, and to-night, as he made his way home, his heart was full of bitter discontent and longing for the gladness of the season that was all about him and yet not for

Ef I had some flowers even to take to Jim," he said to himself as he trudged slowly homeward, "that would be somethin' like a Chrismus gif'; but I never had no Chrismus gif' in my life, and neither did Jim nor none de people in de Shute. I know what I'd like-I'd like to have a Chrismus-tree like de one in de store over yonder, an' on it I'd put somethin' fer ev'ry one in de Shute. Shawls, an' pies, an' candy, an' toys, an' 'baccy fer de men; I'd like to jest oncet bring Chrismus to de Shute. But I can't. Chrismus is for de rich folks, like ev'rything else. All de Chrismus we'll have 'll be some de men will git on a howlin' drunk, an' de cop'll run em in, an' de jedge 'll send em up to de work-house fer ten days."

Dick had lived in Crappy Shute all his life, and he had no

He had reached his own door, and as he paused to reply to the crap players, the frowzy woman moved aside to let him pass-"That you, Sal? How's de kid?"

The woman shook her head in reply, and the lad picked his way cautiously up the rickety stairs. At the very top, under the roof, he pushed open a door and entered a poor little room, in which lay a boy of his own age, evidently in the last stages of consumption.

"Well, how are you to-night, pard?" he said in greeting, his hard, keen little face growing tender as he looked at the sick

"Oh, I'm better," was the reply, instantly belied by a severe arms until he was better, and then began telling him, as he did every night, of the events of the day-who had bought papers, how beautiful the shops were with their jim-cracks, and how in one was a tree green as midsummer and laden with all manner of beautiful gifts. "Candy an' oranges, an' toys an' good things, jest as thick as de leaves on de trees in de park in June.'

"I know," interrupted Jim, a hectic flush springing into his thin cheek. "When I was down in Savanny oncet I went to a Sunday-school, an' dey had one, an' dere was a star above it, an' a baby in a cradle under it; an' a lady-dey called her Miss Lou -she said as how Chrismus wuz de baby's birthday. His

name was Jesus. I reckon you've heard 'bout him?' "Nope," was the answer. "I ain't never been to no Sundayschool, an' I ain't never seen it at no theatres."

"Well," continued Jim, half apologetically, "you see it happened so long ago I reckon it's a sort of back number now. But a long time ago, when de Jews were de biggest sort of swells, de Lord thought he'd like to save 'em, an' so He sent His Son-He wuz Jesus-down here on de earth, an' He didn't come like a angel with a crown on His head an' a-playin' on a harp, but like a leetle teenty baby. An' His folks wuz off on a 'scursion somewhere, an' I don't rec'lect jist how 'twas, but some way dey couldn't get in none de hotels-maybe dey didn't have no baggage-any way dey had to sleep in a stable, an' de baby was born dere an' cradled in de manger. An' say, folks wuz pretty much den like dey is now-all for style, big diamonds an' silk hats an' patent-leather shoes-an' 'cause Jesus wuz po' an' lowly dey wouldn't b'lieve he wuz de Saviour. What dey wanted to save 'em wuz a high-flyer-somebody that would come along with a procession an' a brass band. See? So none of 'em wouldn't have nothin' to do with Jesus except some fishermen, though He went 'long workin' meracles, makin' de blind see, an' de lame walk, an' de dead well. An' by an' by Jesus picked out twelve men to be with Him, an' I reckon they might have got along pretty well if one what wuz de treasurer hadn't made way with de cash drawer. His name wuz Julius Carrott, an' he wuz a sneak from way back. See? An'say, don't you remember dat Julius dat cheated me playin' craps?"

Yep," was the laconic answer.

"Well, if Jesus had just done dat Julius like I done de odder He might a saved Himself. But He warn't on de fight. When enybody hit Him on one cheek He turned de odder. An'," he added, with unconscious cynicism, "dat may be a good enough way for heaven, but it won't work in this world; an' so dey 'rested Jesus an' brought Him up befo' Conscious Pilot, who wuz a sort of police judge. An' say, Pilot, he heard about dese meracles I tole you about, an' he wuz most skeered to death, but he thought he'd try a bluff game. See? An' so he says, ' See here, what's this fake ye're tryin' to work 'bout being de real Jesus? He'll be a great gen'rl. I tell ye it's no go.' But Jesus never said nothin' an' jest kept a lookin' an' a lookin' at Pilot till He seed he wuz a sperret, au' de cold sweat jest drapped off him like i rain, an' he says to de people, 'This man ain't done nothin' to be punished for,' an' then de mob began to vell, 'Crucify him! Crucify him!' An' Pilot, I guess he wuz a short-term man, an' maybe de general election wuz coming on or de prim'raries, an' he wuz boun' to stand in with de boys, so he let 'em have Jesus an' dey took Him up to de mountain an' nailed Him to de cross an' crucified Him."

The sick boy had unconsciously raised himself upon his elbow, carried away with the fervor and passion of the story he was telling, and his voice shook as he went on:

"An' He hung dere an' de sun beat down on Him, an' de people mocked Him an' struck Him, an' Miss Lou said dat when He died de score wuz wiped out 'gainst ev'ry one of us, an' dat He wuz de first great Chrismus gif' to de world."

The lad ceased speaking and there was a long silence which Dick broke.

"Jim," he said, "ef-ef you could have your wish what would you take fer your Chrismus gif'?"

The sick boy's eyes brightened for a moment, and then the light died out.

"Don't you mind me. Dick," he said, reluctantly, to the look in the other's eyes, "but all I want is to get back home agin. Ef I could see my mother once mo' an' lay my head on her breas' I would be well again,"-and the tears began coursing down the thin cheeks, for he was only a little lad, after all, trying to fight the battle of life in a strange city.

"Don't do that! D'ye hear?" Dick cried roughly, for Jim's tears burnt him like coals of fire ;-but all that night he lay wide eyed, wondering how he could send Jim back home.

The question was still unanswered when early the next morning he started out to get his papers. The streets were silent and deserted, as the streets of a great city are only just before day. and he was swiftly making his way to the newspaper office when there was the hurried rumble of wheels, a fire-engine dashed by him, and in a moment more he found himself one of a crowd standing before a great mansion on fire. The fire brigade was doing heroic work, but it was evident the conflagration was beyond control. A woman, fainting and half stifled with the smoke, was brought out and laid upon the ground at his feet, and as the cold air revived her he recognized her as the woman who had passed him the day before with the roses on her breast and the smile of joy on her lips. But there was no smile now. With a wild cry, "My baby, my baby!" she attempted to rush back into the burning building, but a strong arm caught and held her. "Let me go," she implored, "she is in that upper room. Suppose I am killed, what is life without my baby?" Then, turning to the crowd: "Will no one save her? I will make him rich for life."

"Madam," was the answer, "it is impossible. No one can approach the window, and the steps are afire."

In the excitement no one noticed Dick. Such street gamins as he are as much a part of such a scene as the firemen themselves, but he listened with his heart in a wild tumult. All the generous chivalry and pity in his nature was touched by the mother's agony and the thought of the helpless child. He might save her, he thought, and if-if he did not get back no one would know or care but Jim-and Jim wanted to go home. He touched the lady on the arm.

"I'll try to save her," he said.

You young fool, don't v u know it's certain death 9" a cried, roughly catching at him; but Dick evaded the clutch and dashed into the burning building. For the briefest instant they saw him poised in the doorway, his thin little figure in its ragged jacket and his pinched face sharply silhouetted against the flaming background, and then the smoke closed in about him and they saw him no more.

Up, up the stairway he went, where the boards creaked under his slight weight, across the hall where long tongues of flame seemed leaping out to devour him. It is so hot, so stifling, he reels and half faints, and then steadying himself draws a long breath and with a supreme effort dashes across the barrier of flames and seizes the baby. It is the work of an instant to snatch his old cap off and press it over the unconscious face of the sleeping child, and then begins the downward journey. Even in the brief

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moment it has taken the fire has gained headway—his clothes are burning, his hands and feet cruelly blistered. God—how the fire hurts as the long tongues lick him! Already he is half way down the steps—if only he can bear this agony a moment longer they are safe. He gathers up his strength for one last leap, through the burning doorway; the crowd without are madly cheering him, the ragged hero of the street, when the heavy lintel of the door falls and he knows no more.

An hour later, when Dick woke to consciousness in the drugstore into which he had been carried, the beautiful woman whose child he had saved was bending above him, kissing his poor maimed hands.

"My boy," she said, "you have done me the greatest service one human being can do another, and I want to do something to make you very happy. What shall it be?"

"I don't want nothin' but to be took back to Crappy Shute, to Jim," Dick answered, and then he asked: "Are you rich?"

The lady bowed her head.

"Well," he went on, "it's Chrismus, an' I wisht you'd give 'em a Chrismus-tree. There ain't never been no Chrismus in the Shute."

After that Dick scarcely knew what happened. He was vaguely conscious of fierce paroxysms of pain that were deadened by some physic. And then he was in his old room with Jim sobbing as if his heart would break. But most wonderful of all was a fairy Christmas-tree loaded down with all Crappy Shute could wish. And then there was the Shute dressed in all its poor Sunday best, filing shamefacedly in, and actually making him a speech, telling him it "was proud he had done them that day."

It was all strange and bewildering to Dick, especially as when they got their presents off the tree some one said something in a low tone, and all the joking and talking was hushed, and as they went out they came by the bed and said: "Good-bye, old fellow, good-bye Bicky, good-bye, good-bye!" as if they were all going off on a journey, and some of the women went out with their aprons to their eyes. He could not understand it at all.

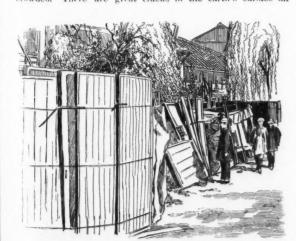
After they had all gone the room was very still, and by and by the tapers and tinsel on the tree seemed very faint and far off to Dick. He layvery still for a long time, and then his poor, mained hands wandered over the coverlet seeking Jim's, and he said, speaking with long breaks between his words:

"Jim, I—I—think that in—heaven—all de trees will be Chrismus-trees, an' ev'ry day'll be Chrismus—den." Then his mind went back to the story of the Christ as he had heard it, and he asked, "You say—when He died—it wiped out de score 'gainst you an' me?"

### THE JAPANESE EARTHQUAKE.

THERE seems to be no question, as the details of the terrific carthquake of the 28th of October continue to come in, that it was the most terrible disturbance of the kind which ever occurred in Japan, so far as the records of mankind are concerned, if not the worst the world has ever known. The fatality seems to have been very small for the character of the disaster, the latest official record showing only 7.566 killed and 10,121 wounded, while 89.629 houses were destroyed totally, and 28,626 partially destroyed, being rendered unfit for habitation. It is plain that the police authorities have not got the totals yeared probably never will have the exact numbers. Other than police records, which claim to be accurate, show a death-list of nearly 9,000, and a total of houses destroyed by the earthquake and the conflagrations immediately succeeding it far in excess of that shown by the police reports.

Gifu prefecture was the heaviest sufferer, and Aichi next. Fukui prefecture escaped with only a few hundred killed and a few thousand houses down. The city of Gifu, a place of 16,000 inhabitants, was as nearly wiped from the face of the earth as it is possible for a city of substantial buildings to be. In Nagoya the property loss has been immense, and the hospitals are still crowded. There are great cracks in the earth's surface all



PEOPLE CAMPED IN THE STREET -EARTHQUAKE HOUSES.

through the region of greatest disturbance included in a triangle having for its vertices Nagoya, Gifu, and Ogaki. Ogaki and Gifu are about equidistant from Nagoya, and are some twelve miles apart. As the crow flies, Nagoya is about seventeen to twenty miles from either of the other vertices. Within this triangle everything which it was possible to shake down by an irregular, twisting, shaking, bumping, and tilting motion has succumbed. A town view of Gifu shows nothing but a vast stretch of blackened tiles, with intersecting streaks to mark the former positions occupied by streets, and here and there a house left standing. One of the most remarkable features of the earthquake was that it seemed to bring everything down at one spot and to leave things intact on an adjoining spot. This was true with respect to whole villages. Some were skipped over just as they are at times by cyclones in the Western States.

The crevices left in the hard dirt roads about Gifu, Nagoya, and Ogaki tell their own story as to the motion which was re-

quired to produce them. They do not seem to have been cracked open because they formed a line along the crest of a wave, although these waves were easily discernible, rising to a height of over a foot, and resembling billows rolling through the fields. The crevices do not all run in the same direction, some being at right angles to others.

The Owari is one of the greatest wrecks left by the earthquake. In this building alone forty-two people perished. Almost as many were killed in the Naniwa mills at Osaka, where the shock was much less severe than at Nagoya. The Imperial Post and Telegraph building at Nagoya was completely wrecked and seven or eight persons were killed. From the buildings which went down and those which were left standing it is readily to be seen that a brick building is decidedly the worst kind which can be constructed in an earthquake country.

The theories of the authorities on earthquakes in Japan, notably those of Professor John Milne of the Imperial University -recognized as probably the best authority on seismology in the world-have undergone many modifications since the shock of the 28th of October, and any number of new theories have been advanced. Whatever theory is finally accepted as to the cause of the earthquake, there is now such an opportunity as men have never had before to study the practical effects of a terrible earthquake. The action of the earth's surface seems to have been very much like that of the surface of a pot of molten lead, more vigorous in some parts than in others, and cracking, in cool places, along the lines of least resistance. It seems to those who are accustomed to regard the interior of the earth as molten, that it simply boiled over under Nagoya and Gifu, and the great chimneys of this interior furnace, the volcanoes which have been for a long time inactive, were brought into use again. A huge piece vas blown out of Fujiyama, and other old volcanoes, some of them two hundred miles away, were noticed to be in mild eruption just after the earthquake.

For many days after the first shock at Gifu and Nagoya there was a shock on an average of every two minutes, with about a dozen heavy shocks each day. They continue now, up to the 18th instant, at intervals of about half an hour and gradually growing less frequent. The whole population of the stricken district is sleeping out of doors in rude shanties made by propping doors against each other and throwing matting over poles.

The Imperial Government has donated \$1,500,000 to Gifu prefecture, and \$750,000 to Aichi prefecture. Besides this the Emperor and Empress have each given large sums, the newspapers have raised \$110,000, foreigners have subscribed in the neighborhood of \$50,000, and the missionaries have raised, besides a large amount of money, large quantities of clothes, medicines, bedding, and food supplies. There was about \$800,000 available of what is known as the Central Famine Relief Fund, which amounts to \$16,000,000; but notwithstanding all this money and the continued liberality of the Japanese toward the sufferers, there is pressing need of money, clothes, and food, and if a great deal more money is not raised in Japan and abroad there will be most intense suffering this winter in the earthquake region, and the total of deaths, already so immense, will be greatly increased by the ravages of starvation and cold. There are not less than four hundred thousand people homeless who before the earthquake had comfortable abodes.

Professor Milne says that he considers the earthquake as much heavier than the one which destroyed Tokio thirty-seven years ago. The records of that earthquake are not at all reliable, but if there had been any such subsidence of large tracts of land then, or such commotion on the surface, there would be more traces of it than exist. As it was in Gifu, Tokio was then visited by a terrible conflagration, and most of the deaths were caused by fire. If a fire had got under headway at Nagoya the whole town would have been in ruins and the death-roll would have been many thousands longer than, happily, it is.

Tokio, November 18th, 1891. G. R. Mortimer.

### THE RECENT REVOLUTION IN CHINA.

A CCORDING to the latest news from Peking all the disturbances in the Chinese Empire have ceased, and affairs are assuming their normal condition. The imperial troops which were sent to quell the revolution in Mongolia have achieved several victories, thus putting an end to the insurrection. By order of Li Hung Chang, the Chinese Viceroy, summary punishment is inflicted on the captured rebels who are convicted of having taken part in the massacres of Christians, and forty-two insurgents who were proved beyond doubt to have had a hand in the murder of Christians have been beheaded at Pakou.

One of our pictures on page 361 shows a Chinese tribunal, where some of the malefactors were tried. The culprit, being caught in the act, is brought before a mandarin without delay; the prosecutor as well as the witnesses advance on their knees toward that high officer to prefer the complaint, and remain kneeling during the whole trial. If the accused is poor the procedure will soon be over, the substance of Chinese justice being: "You have no money, pay with your head." Otherwise he may buy off the death penalty by paying a considerable sum into the mandarin's exchequer. Judgment pronounced, execution follows immediately, in the manner depicted in another of our illustrations. Sometimes the criminal, sure of being convicted if once brought fore the dreaded tribunal, escapes trial by committing The usual method of accomplishing this is the "harikari" (disemboweling), but once in a while hanging is resorted to. The police being notified, the body of the suicide will be wrapped up in mats, but is left suspended exactly on the spot and in the position it was found, a warning example to others.

Another picture on the same page shows one of the Catholic missions near Tien-Tsin, where cripples and old, decrepit, abandoned Chinese are cared for. Sick and feeble persons are cast out by the lower classes, superstitious fears being entertained as to their evil influences upon the well. This superstition may have been one of the causes that led to the destruction of many of the Christian institutions and the cruel murder of the missionaries. Charitable institutions, conducted by European missionaries, are very numerous in China. And in this connection a curious fact may be mentioned. All clergymen, priests, or sisters that come to China for the purpose of doing missionary work at

once abandon their ecclesiastic garments and don Chinese robes. Even the sisters clothe themselves in blouses and blue trowsers and wear the hair tied in knots, after Chinese fashion. The only distinguishing feature is a large cross worn in front over the blouse

### IN FASHION'S GLASS.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied; or she will make purchases for them without charge when their wishes are clearly specified.]

WHILE many cynies may claim mourning to be an old-fashioned institution, it will take many years yet to universally establish their dogmas, and until then mourning fashions and customs must be provided for. In contemplation of many of the fascinating gowns designed for both house and street wear, to say nothing of the innumerable charms of half mourning, even Niobe herself, being no more nor less than a woman, might have been almost pursuaded into drying her tears at the prospect of wearing such. For instance, a tea-gown, in which one could hardly fail to find a measure of comfort, is made entirely of Henrietta cloth cut in princess style, with huge sleeves of corded silk, and a gracefully draped front of the same deftly contrived into a sash at the waist, to fall in long, fringed ends to the feet. Henrietta cloth still holds its own as the favored material for best dresses in mourning, with flat trimmings of crêpe, and after a period of six months or so has elapsed, garnitures of crochet passementerie or of mat jets, or dull, lustreless silk may be introduced. It is only occasionally that one sees long veils of crêpe, as the fine nun's-veiling was adopted to wear in damp weather, which is death to crêpe, and now has become almost universally the fashion. The veil is pinned on to the flat bonnet shape, which is simply covered with crêpe, having perhaps a frill or puff across the front, and the rest of the hat is entirely concealed by the veil, no other garniture being required. After the veil is discarded, hat trimmings consist of loops of dull ribbon or silk, with stiff wings or crêpe flowers intermingled. Mourning handkerchiefs are edged with fine embroidery in black, and letter-paper is now bordered with narnow black lines, with monogram, crest, or seal in black. A tasteful dinner-gown for half-mourning is made of a particularly pretty silk striped with mauve and white lines, and patterned with black. Festoons of embroidered chiffon in black are arranged down the left side of the bell skirt, headed with a dull jet fringe, while the bodice is becomingly pleated into the waist, Epaulets of jet, with long, pendant fringes, rest upon the shoulders, falling in front of the puffed sleeves, and chiffon is arranged at the open neck in such a manner as to heighten the effect of a good complexion, or to soften and improve an indifferent one.

For those who have pressed the tea-gown into service as a dinner dress, the princess dress can take its place with a decidedly happy effect. The principal difference between this and a tra-gown lies in the absence of the loosely-flowing front, while the princess may be made absolutely as comfortable without it. It is sometimes accomplished by letting its front breadth hang straight from neck to hem, and fasten on the shoulder and under the arm with a bib of lace falling from the throat to below the bust. The back should be perfectly tight, with perhaps a Watteau pleat hanging over it to flow into the train, and the sleeves wide and full to the elbow, and tight to the wrist. An artistic example of this effect could be carried out in mignonette green cloth, with collar and cuffs of otter, and the lace bib of a deep yellowish tinge.

yellowish tinge.

A mantle or jacket of some sort is not only a desirable but

necessary adjunct of our out-of-door toilettes. For visiting or theatre wear mantles are generally preferred, and some of them are handsome in the extreme, while the lining also is an important feature of the garment. There are several new models in



PARIS JACKET.

jackets, and one in particular is illustrated. It is very taking in its outlines, and is made in a fine rich cloth, with braiding in the same color. The buttons which serve to fasten the jacket to the vest are of carved bone in the same shade as the cloth.

Muffs made entirely of fur are more popular than the fancy pocket muffs, and some assume the large proportions of our grandmothers' day. These "Brobdingnags" are, however, not prevalent as yet, and it will probably require one or may be two seasons yet for them to become so.

ELLA STARR.

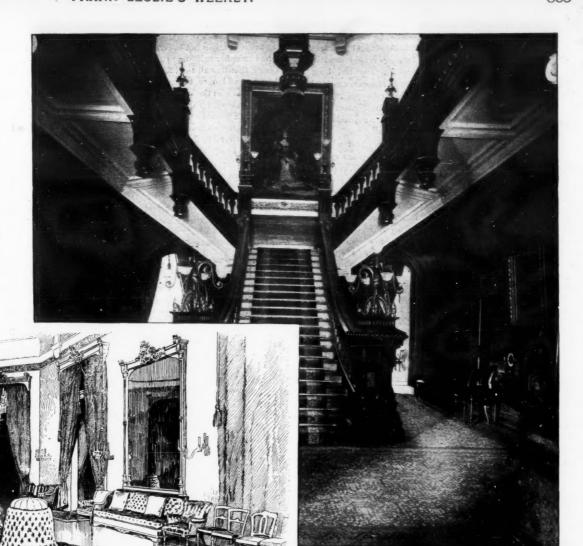


SOLVING THE COLOR QUESTION. - DRAWN BY W. L. SHEPPARD.



SIR JULIAN PAUNCEFOTE, BRITISH MINISTER.

THE BALL-ROOM.



GRAND HALL AND STAIRCASE, MAIN ENTRANCE,



SIR JULIAN PAUNCEFOTE, BRITISH MINISTER, LADY PAUNCEFOTE, AND THE MISSES PAUNCEFOTE.

THE BRITISH LEGATION BUILDING AT WASHINGTON—THE AMBASSADOR AND HIS FAMILY.—PHOTOS BY BRADY.—[SEE PAGE 367.]

### A CHRISTMAS ROSE.



RS. POLLOCK'S student boarders gathered for the evening meal in gay humor. The day had been cold, the streets and cars crowded with Christmas shoppers. The freedom of the dining-room with its lights and savors thawed out a host of tongues.

However, when Austen May entered and took his place at the centre of the long table, opposite his landlady, he missed the usual airing of medical opinion. He looked across the table and saw, tucked under Dame Pollock's ample wing, a young girl of nine-

teen or twenty. He watched her with some curiosity, knowing Mrs. Pollock's seclusion of her own young relatives. Pretty the girl certainly was not. Austen May thought it a little sad that that deficiency should shield her from gallant attention. She held herself not ungracefully, with a grave composure which changed but once, when an inadvertent movement sent a napkinring spinning to her opposite neighbor. She met Austen May's eves with a quiet smile, her dark eyes lighting for the briefest moment, and white even teeth showing against her swarthy skin. A scar crossed the lobe of her left ear.

"A real lady," said Mrs. Pollock to young May, as she left the room, "but reduced-very, very much reduced. Her father sailed with Captain Pollock many a time to Peru when they could not count their money, and now it's all gone, and he's gone, and the captain. It is against my rule to have her, and it's not just the thing, but what can the poor child do in a strange city? And she's so brave.

Austen May left town for a day or two. He returned late one evening, and the new boarder entered the house ahead of him. The mail had just arrived, and as she passed the group that struggled for it a young fellow held up a letter and called "Nunez."

"Miss Nunez," she emphasized, the color mounting to her cheeks at the imagined indignity.

She turned from apology. When she came back to the diningroom she started to find Austen May belated like herself. She hesitated a moment at the door, then took her place, sliding her chair as far down her side of the table as arrangements would allow. While they waited to be served Austen May took up the evening paper, and she had an opportunity to study his pleasant, fair-bearded face.

"My beef rare again!" he exclaimed, as the dishes reached the table. "What mortal man can endure this?"

"Take mine," said his vis-à-vis, demurely offering her plate. "A change would suit me."

"It is strange," he said, "to be indebted to a lady for such a favor.

"How can I like meat, cooked or uncooked," she answered, "when a stove I have seen only lighted as a plaything?"

"Ah!" he sighed. "It must be charming to live on figs and mocking-birds' eggs-and earthquakes."

She laughed a little.

"An carthquake and a long crack in the side of my house is dearer to me than your summer with thunder-storms and your Christmas with snow." She shivered as she spoke.

"Would you like to go back to your south country?" he asked. "I could not go back to its idleness," she said, quietly, and spoke again only in monosyllables.

May guessed her education from her fluent English with its clear enunciation. Her full, soft voice was in keeping with her lingering accent.

It was not many days after that Austen May looked down upon her from the elevated railroad. She came out of the first of a row of apartment houses, and he noticed how she differed in walk and carriage from the girls who passed-her light, elastic step and their quick, assertive tread; her graceful inclination and their rigid masculine erectness. He watched her in and out of the whole row of houses, train after train passing him, and her step growing weary. She saw him as she slowly reached the platform where he stood.

"We do not need to carry such a weight of shoe in Lima," she said as she quickened her steps.

"You give too great a task to such small servants," he answered, thinking how young and small she looked altogether.

"I am a business woman, you know," she said, turning and looking him steadily in the eye. "An agent for Bolton's blueing must not think any task too great for success."

She hastened past him and he lost her in the crowd. When they met again at table they were quite alone, as was common. There was a beginning of comment in the house. Hospital practice and study seemed easily arranged. Some one had even said, " Mrs. Pollock, confidences are apt to have consequences," but Mrs. Pollock was a busy woman.

"Was business brisk to-day?" asked Austen May of his companion, in the good-fellowship tone he knew she liked.

She smiled her rare smile, then her face grew troubled. "If you were to come to Lima," she said, "we would not first

sk you what you do to know if you were a gentleman. We would look at you and let you talk. Why," she cried, her face flushing a deep red, "I have brought the best education that Peru could give, and no one will find it out alone. Each one must be told so by other people who could not know till their children proved it to them! And when I try the occupation that needs no references I am to be hunted!"

Something moved her to pause and lo "no only to catch a look of sympathy that unbalanced her. her quivered and she dropped the fork she held. Austen May reached across the table and caught her trembling hand.

"Brave heart!" he cried. "Isn't it well something can teach you you cannot stand alone? You need not-

But she had snatched her hand away and risen to her feet. "I trusted your respect," she said, with a sob in her voice, "and even with you there is none for me,"

She turned to the door, then retraced her steps.

"To-day," she said, slowly, leaning over the table and lifting her hand that he might not interrupt her, "a woman was angered that I had rung her bell. She pointed to the scar on my ear and asked me if that was all the inheritance my father left me. She said her husband once belonged to a citizens' vigilance committee, and this was the way they branded those the police could not reach. I thought she broke my heart then, but you have given as hard a wound as even she could wish."

In the morning, as Austen May took his hat to go out for the day, a note fluttered to the ground. His cheerful face was pale and serious as he opened it.

"Dr. May:—I would offer an apology. I am unused to New York ways. Indeed I am, as Peru with Chili, so used to New York ways. Indeed I am, as I et a with John, battle that kindness seems to me first as an ambush.

"ROSITA NUNEZ."

Rosita! It was strange he had never thought to ask her given name. He might have guessed it. He remembered how fond she was of humming, "Mira flores! Mira flores! See the flowers! See the flowers!" and how pathetic he had thought it when she would stop herself and summon a look of grave maturity to her face. His heart ached for her, and a little for himself. Her loneliness made her so unapproachable. Her note was a prescription for his heart, closely buttoned up upon it, but the writer withdrew from his horizon. Time his meals, his ingoings or outgoings when he would, it never proved her time.

The days passed, and it was the night before Christmas when he again met her. He had been thinking of her all day, feeling it cold and dreary for her; wondering if that detestable blueing had become sufficiently popular to warrant her presence among the Christmas shoppers. Something, he could not tell what, unless it was a remembrance of the offering of Tom Brown at Oxford to his lady-love, led him to invest in a bunch of heliotrope. He neared home with it, inhaling its fragrance through the paper wrapping. He turned a corner quickly, his eyes upon his bundle, when he ran against Rosita Nunez, who slipped upon the icy walk and escaped falling by a quick grasp at an iron railing. A cry of pain escaped her. An iron spike had entered the palm of her hand. Austen May took the wounded hand in his though she would have hindered him, and drew out his handkerchief to bind it. It needed an application of snow first, and a strip or two of plaster from his pocket, but even that preparation seemed longer than might be.

"How could you," he said in angry tones, though his touch was tender, and he knew he spoke of necessary evil, "be so foolhardy as to suppose you could get along such a night without rubbers-and ungloved, too?"

"Well," she said, with an embarrassed laugh, "I would have been prepared for an ordinary steam-engine, for that always

He looked up at her under his eyebrows for a moment. The wind was blowing her hair about her forehead and color in her cheeks, giving her the prettiness that poverty's repression had stolen from her youth and grace. She went on, nervously:

"But will not your bundle blow away? It seems to me to have the fragrance of heliotrope; and, do you know, that always takes me back to Callao. That is our port, and I have sat in a yacht there and had my lap filled with heliotrope. It grows wild on the mountains, and you can beg it from the women who bring their flowers for the altars of Saint Rose of Lima."

"Saint Rose of Lima pitied the sorrows of the poor, if she was rich herself, did she not?"

"Why, yes."

"If she had been poor, her own loneliness would have made her quite blind to any one else's, wouldn't it?"

"Dr. May, your handkerchief is a very bad color. I must recommend my blueing; or perhaps I can have it laundered properly for you, to show my gratitude."

Her voice shook, and she stepped quickly back as he released

"Thank you," he said, coolly. "Don't hurry about it," and picking up his bundle left her.

She summoned up her courage to go early to the evening table, as she had felt obliged to return to the house. At her place lav a magnificent bunch of heliotrope. She was the first on the scene. With a hasty hand she picked up the flowers, laid them acro ... he table at Austen May's place, and fled. A few momer and she was ashamed. The noise of voices room, and she thought to slip in by an unfrequented lovey. As she entered one of its doors Dr. May entere 'he other with the heliotrope in his hand. She turned, but the door had closed 'ehind her with a catch she could not move. Dr. May, appearing not to see her, leaned against the other door. Voices came clearly through a transom above.

"May has been reminded of the proprieties, I fancy. Probably by the inamorata herself."

"Doubtless. Pity if there should be a misunderstanding. It's my opinion she knows more about flirting than he, if she suspects him of it. When May gets a heart-wound he's the kind to keep it, you may be sure."

"Oh, yes; these blonde, gay fellows always do. Nobody knows the trouble I've seen. Pass the provisions, will you, you black-haired Lothario. May's the lonesomest orphan I know, but who'd believe it?"

Rosita's face was crimson with shame and confusion. She touched the doctor's arm.

"Won't you manage the knob for me?" she cried, under her breath.

She turned on the sill and pointed to the flowers in his hand. "Will you give me back a few of those?" she said. "for Christmas?"

"Do you know that would mean now that you must give me up your Bolton's blueing?" he said, looking down at her gravely. "You are very, very rude," she cried, speeding away from him.

A while after, as he sat alone at the dining-table, she appeared before him.

"I can spare you half the sample box of blueing," she said. "You must wait for the rest."

He started to his feet.

"You cannot expect me to take it across the table," he cried. "That is too much like an ambush, you know."

" I will wait for you till you come round the table," she said, courageously, but another step than his sounded, and she fled into the fatal lobby.

"Rosita," said Austen May, "this is the second time you have trapped me here. We must have the battle out now.'

He held her gently but firmly by the arms, her one hand having the box, the other being bar laged.

"Can you feel it is more worthy of honor for you to stay on here as Bolton's agent and living for yourself alone, or to swallow your pride and help yourself and me, too?"

"I have taken a very big swallow of my pride," she said, looking up at him reproachfully. "I am going to my father's friends-for your sake." She dropped her head, then raised it proudly. "For my father had friends who honored him, Dr.

Dr. May caught her to him and pressed a passionate kiss on the scar upon her ear.

"Rosita! My little Christmas Rose!" he whispered.

### JED HOPKINS'S CHRISTMAS-BOX.

STEADY there, now, be careful boys—so; that's it—you'll treat me fair; Certain you'll write the name quite plain and say "this side

up with care?" Be sure you mark it "this side up," and "handle with care,"

-What say? "Handled a hundred just like it this Christmas-time come?"

Aye, aye,

Handled a hundred boxes-yes, but never a one like this. It's filled full of little bundles, all wrapped in a great big kiss. Buyin' ain't any gift o' mine, and I knew no soul to ask, But whether they'll suit or no, love made it all a happy task.

And she - oh, I know what she'll do; she'll kiss everything and say

"God bless him - God bless my darling," - and fall on her knees and pray.

She'll think that those little vases and pictures and gloves and shawl,

And the shiny black alpaca, could be no nicer at all.

Christmas-box! This is her first one, -she'll like it, but miss me so!

She'd rather see me, a thousand-eh, how I would like to go And peep in and see her open the box, and then laugh and cry And bend down and kiss everything, - but I'll see her by

and by. "Sweetheart?" The sweetest of all hearts, the fairest of all the fair.

My mother! boys,-she's my darling, with pretty, white shiny hair.

"The Widow Hopkins?" That's the name - the sweetest on earth to me.

"Hardy's Crossing?" That's the place I'd give a sight to see. Yes; mark it "paid," and "this side up," and "handle with

care,"-be sure, For it goes instead of me, boys, with a love that's strong and pure.

Christmas-box there for me, you say? Jed Hopkins? It can't

be me. Yes, that's my name, but there's no one-there's only mother, and she-

Can't be any mistake? All right,-but stop! look! my box, you said?

My Christmas-box, the same-come back-my mother's-oh, God! marked "Dead!"

MARGARET ANDREWS OLDHAM.

### THE WASHINGTON FAIR BUILDING.

HE result of the competition among the architects of the State of Washington for the prizes offered by the World's Fair commission of the State for designs for a building to house the State's exhibit at the World's Columbian Exposition has been announced. Twenty-two competitors participated in the contest, and many original ideas were put forward. The second prize of \$300 was won by Bullard & Haywood, of Tacoma, and the third prize of \$200 by Warren P. Skillings, of Scattle. The first prize of \$500 was won by Willis A. Ritchie, of Seattle. whose plans will be carried out in the erection of Washington's World's Fair building.

His plan gives a building in the shape of a Maltese cross, with the two main entrance wings modified, and an octagonal tower on either corner of these wings, with the entrances in the centre. The building is about 150 x 200 feet in extreme dimensions. These two entrances and octagonal towers are to be built of stone and brick, with terra-cotta, granite, and marble trimmings; the remainder of the building will be of frame. An entrance at each end of the building, the main central dome or tower, with a large fir-tree about two hundred feet high forming a flag-staff from the main tower, and a row of paneled doorways around the building, are the principal features of the exterior. These paneled doorways will be finished in the natural wood, and will make a fine show of all the varieties of Washington finishing woods. The windows are sixteen feet above the floor, and these, with skylights in the roof, will furnish an abundance of light. A double spiral stair is built around this large tree, leading to an observatory gallery in the main dome of the building. Stairs in each octagon corner tower lead to the manager's office and private room, waiting-room, and janitor's room at the front, and to the press-room, waiting-rooms, and toilet-rooms at the rear. The building covers an area of over 20,000 square feet, and gives 20,112 square feet of wall space below the windows, and shelf space in the centre for display shelving. The roof will be selfsupporting, so that no posts will be in the halls.

Mr. Ritchie, the successful architect, is a native of Ohio, and twenty-seven years of age. He has been very successful in Ohio. a athwestern Kansas, and in Washington.

The State of Washington is well organized for World's Fair

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work. The Legislature appropriated \$100,000 for the work, and created a commission consisting of one person from each of the thirty-four counties, and the United States Commissioners and lady managers with their alternates as ex-officio members. The officers of the commission are as follows: President and executive commissioner, Dr. N. G. Blalock, of Walla Walla; vice-president, Dr. S. B. Conover, of Port Townsend; secretary, P. C. Kauffman, of Vancouvers These, with the following, comprise the executive committee: Dr. G. V. Calhoun, of La Conner; Percy W. Rochester, of Seattle; Thomas H. Cavanaugh, of Olympic; W. L. La Follette, of Pullman; L. R. Grimes, of Ellensburgh, and C. H. Ballard, of Ruby. The treasurer is Samuel Collver, of Tacoma.

Washington is planning a grand separate State exhibit as well as making exhibits for competition in each of the general departments of the Columbian Fair. The appropriation looks small for so great an undertaking, but the people of the State are as generous as they are enterprising, and already the lumbermen of the State have organized, and have agreed to furnish all the lumber required in the construction of the building free of charge. The Northern Pacific Railroad has given the State free freight on World's Fair exhibits, and since then the Union Pacific, the Oregon and Washington Territory, the Spokane and Northern, and the Seattle, Lake Shore and Eastern Railway companies have under similar concessions. So the \$100,000 will be made to go a long way in getting up a magnificent display from the "Evergreen State."

### SIR JULIAN PAUNCEFOTE.

THE BRITISH MINISTER, FAMILY, AND LEGATION BUILDING.

NE of the many sights and attractions of Washington is the airy and imposing British legation building, at the corner of N Street and Connecticut Avenue, in the fashionable West End quarter. It was the first of the kind erected and owned in this country by a foreign Government, and intended as a residence for the Minister. A portion of the north wing is used for offices by the several secretaries and attaches. It is the largest private residence in the city, the White House, of course, excepted. It fronts fully one hundred feet on Connecticut Avenue, and extends, with the spacious grounds, back to Nineteenth Street. Some three years ago illustrations of the exterior appeared in this journal, and we now give views of some of the interior appointments from photographs taken specially for FRANK LESLIE'S WEEKLY. The great hallway, dining-room, parlors, and ball-room surpass anything of the kine in beautiful Washington.

Sir Julian Pauncefote, one of the most popular Ministers sent by her Imperial Majesty to this country, occupies this stately legation residence. He is descended from a long line of worthy ancestors that reaches back to the early days of chivalric deed and story. One of the Pauncefote legends is a beautiful example of woman's heroic bravery and faith. In one of the old churches of Gloucestershire, England, there is a figure of an ancient knight in armor and a lady. He was Sir Grimbald Pauncefote and she was his wife, Sibyl Lingayne. He was a Cruss der, and went with the lion hearted Richard Cœur de Lion to wrest the tomb of Christ from the Turks. In a sortie from Acre the brave Sir Grimbald was taken a prisoner by Saladin, who swore he would slay him before he would allow him to be rescued, unless the winsome bride he had left in England should send to him her hand, severed from the comely arm upon which it grew. A courier was sent to Sibyl Lingayne Pauncefote, who never hesitated to fulfill the details of the hard condition. The hand was sent, and the knight returned from the wars to the arms of his true love. And the memory of the brave deed is perpetuated in the metallic figures in the church, where are represented the stalwart knight and the winsome lady, with one of her wrists without a hand. It is a true story, for the skeletons of the knight and the lady were exhumed one time, and hers was found to be without the bones of the right hand.

Sir Julian Pauncefote is the second surviving son of the late Robert Pauncefote, Esq., of Preston Court, Gloucestershire, England, and was born in Munich, September 13th, 1828. He was educated in the schools of Geneva, Paris, and Marlborough College. England. Shortly afterward he was made private secretary of Sir William Molesworth, Secretary of State for the Colonies; the latter dying, he returned to the practice of his profession, taking the Oxford Circuit, but soon moving to Hong Kong. Here he became Attorney-General and Chief Justice of the Supreme Court and a member of the Legislative and Executive Councils. He prepared the "Civil Code of Procedure" and other important ordinances relating to law and reform, and the constitution of the courts of that colony, for which he received the thanks of the Legislative Council of Hong Kong. In 1873 he became Chief Justice of the Islands, and furnished a similar code of civil procedure for the Islands, as for Hong Kong. Returning to England, he was appointed Under Secretary of State for the Colonies, July, 1874; and in 1876 (legal) Under Secretary of State for Foreign Affairs, and in 1882 permanent Under Secretary of State for Foreign Affairs, as successor to Lord Tenterdon. He was sent as a delegate to the commission convened to draw up regulations relative to the navigation of the Suez Canal in The commission sat in Paris from March until June of

In 1880 Sir Julian Pauncefote was decorated with the order of H. B. and K. C. M. G. G. C. M. G. (1885), and K. C. B. (1888). He was for eight years at the head of the foreign office in London, his name standing immediately next to Lord Salisbury's, the Prime Minister, in the register. He has proved a valuable acquisition to the diplomatic corps of the capital, and members of the diplomatic corps delight to speak in the most flattering terms of his statesmanship and ability, and add that the United States Government was highly complimented by the foreign office when Lord Salisbury urged Sir Julian Pauncefote to accept the mission to this country.

Sir Julian is a fine specimen of the well-developed Briton, physically and intellectually. His compact figure is straight, his well-shaped head sits upon his square shoulders, his round and ruddy face glows with health and happiness, and his blue eyes look at you with the kindliest expression of good will. The provential exclusiveness of the Euglish manner is not seen dothis

family, perhaps because they have all lived so much abroad. Sir Julian is a stanch English Churchman. His general plan for entertainment, for which he thinks the legation building, with its grand entrance and spacious ball-room, admirably suited, is to give large receptions with a band of music in the ball-room, a series of state dinners, and an occasional ball.

Lady Selina Fitzgerald Cubitt Pauncefote is the daughter of the Norfolk branch of the house of Cubitt. Her father was Major Cubitt, of the Indian army, and was military secretary to the Government at Calcutta, where he died. Major Cubitt belonged to the Cubitt family that has the ancestral seat at Catfield Hall, Norfolk. The mother married the second time William Archer Shee, son of Sir Martin Archer Shee, who was president of the Royal Academy, and the present Lady Pauncefote was taken abroad when she was not ten years old and educated at Brussels and Dresden. In the latter city she was married to Sir Julian Pauncefote. Colonel William George Cubitt, who is her brother, was given the Victoria cross for brave service at the siege of Lucknow, and his portrait is in the Victoria Cross gallery in London. Lady Pauncefote is youthful in appearance. Sitting among her daughters she looks to be their elder sister. She is thoroughly conversant with the ways of the world, of courts and of castles at home as well as abroad, and yet she has preserved a sweet simplicity in her womanhood that is both charming and attractive. Her complexion is good, and she has the bright eve and graceful figure of a girl. With all that, Lady Pauncefote is not lacking in dignity and grace, and her presence adds importance to any assembly to which she lends herself.

Miss Maude Pauncefote, the eldest daughter, was born in Dresden, received her schooling abroad and in London, was brought out in London and presented at court. She enjoyed a season of bellehood, and afterward traveled abroad. Miss Pauncefote is tall and graceful in figure, with the verve and distinguished carriage begotten of splendid muscular development. She is fond of miscellaneous reading, and among American readers delights in Bret Harte, Marion Crawford, Mr. Howells, and Mr. James. She spends her mornings in sketching and painting, and drives or walks in the afternoons; is devoted to horses and dogs, loves to ride and drive and dance, and loves music, though she is no performer. Miss Pauncefote is fond of everything American. She was anxious to come to America, and was delighted when they finally decided the matter. "I am charmed with this country," said Miss Pauncefote, "and I shall be very glad indeed when I have an opportunity to travel an i see more of it." Miss Pauncefote assists Lady Pauncefote in the social

Miss Violet Sibyl Pauncefote, the second daughter, is a beautiful young girl in her teens, and has only recently been introduced to society. Miss Sibyl, as she is called in the family circle, was born in London, at South Kensington. She is fond of riding and driving, tennis, and other sports.

Miss Lilian, the third daughter, was born at Richmond-on-the-Thames. She is a strong, vigorous English girl, resembling her father in physique. She has dark eyes and hair, and is charmingly frank and ingenuous in manner. She delights in music and history, and in riding, dancing, and walking.

Miss Audrey, the youngest, is a golden-haired lassie of thirteen summers, and has witching eyes of brown. She was born in London, where she used to drive a team of goats in the park, and she is enthusiastic about her music. "And, oh! say that we are all fond of America, and so glad that we are here," checused the two younger girls. "We hope we shall always stay in this beautiful country."

### ITALIAN OPERA.

THE season of Italian opera, which opened at the Metropolitan Opera House on Monday of last week, introduced to our public one of the finest companies of operatic artists ever brought to this country; and if this venture of Messrs. Abbey & Grau should prove a financial failure, then it will be safe to assume that we do not want gand opera, but stuff of a much lighter sort. In this company it is impossible to find an inferior member, as a glance at the following list of names will show, the company in its entirety being as follows:

Soprani—Mme. Lilli Lehmann, Mile. Marie Pettigle Mile. Sofia Ravogli, Mme. Albani, Miss Emma Eames, Miss Second Mile. Mathilde Bauermeister, and Miss Marie Van Zando, in more different contralti—Mme. Sofia Scalchi, Mile. Jane de Vigne, and Mire. Giulia

Tenori-Signor Fernando Valero, Signor Gianíni Grifoni, Heri d'aul Kalisch, M. Victor Capoul, Signor Roberto Vanni, Signor Rinaldini, and M. Jean de Reszke.

Baritoni—Signor Antonio Magini-Coletti, M. Jean Martapoura, Signor Agostino Carbone, Signor Edcardo Camera, and M. Jean Lasalle, Bassi—M. Jules Vinche, Signor Enrico Serbolini, Signor Lodovico Viviani, Signor Antonio di Vaschetti, 2nd M. Edouard de Reszke. Prima Ballerina—Mile. Salmoeraghi.

While a few of these artists are familiar to us all, most of them are known only by reputation. Of the new ones, public interest seems to be centred mostly in M. Jean de Reszke, who is said to be the greatest tenor since Mario; he possesses, besides a superb voice, a magnificent physique, a handsome countenance, and comparative youth. His favorite vôtes are Romeo, in "Romeo and Juliet," Lohengrin, Raoul in the "Huguenots," Otello, Faust, and Rhadames in "Aïda." He made his New York début as Romeo. His brother, Edouard de Reszke, the basso, is also the possessor of a fine voice, and is not far behind his tenor brother in popular favor.

Of the women, the début of Miss Van Zandt is attracting the most attention. She is an American, but has never been heard here. Her voice is remarkably sweet, and as Migron she is ideal, Miss Eames, the beauty of the troupe, is also attracting a great deal of attention. She is a pupil of Marchesi's, and in her favorite rôles of Juliet and Marguerile is superb. The want of space prevents my dealing separately with the rest of the company, but I have heard enough of their past achievements to warrant characteristics them all as the example of the second of the company.

acterizing them all as thorough artists.

The season at the Metropolitan will last thirteen weeks, and in that time the following operas will be produced:

"Cavalleria Rusticana," "Romeo et Juliet," "Faust," "Lohengrin," "Die Meistersinger," "Les Huguenots," "L'Africaine," "Le Prophete," "Dinorah," "Aida," "Carmen," "Otello," "Rigoletto," "La Traviata," "Il Trovatore," "Le Cid," "Sigurd," "Orfeo,

"Mignon," "Lakme," "Le Nozze di Figaro," "Don Giovanni," "La Sonnambula," "Norma," "Fra Diavolo," "Il Barbiere di Siviglia," "Mefistofele," "La Gioconda," "Fidelio," "Lucrezia Borgia," "La Favorita," "La Juive,"

### THE THEATRES.

WE present this week a picture of Miss Miller and Mr. Bell in Thomas's successful American play, "Alabama," which is now running at Palmer's.——"The City Directory for 1891," or, rather, "Up to Date," contains the names of several additional Smiths, and all of them are remarkably clever. Miss Amelia Glover has added two new dances, and with other "up to date"



MISS MILLER AND MR. BELL IN "ALABAMA."

features the piece can be said to be almost new. Miss Glover is certainly the typical American dancer-in fact, there is no other dancer on the stage who has approached her in grace. While her dancing is distinctively typical and almost the reverse of Carmencita's, there are many for whom it has a greater charm, It is to be regretted, however, that in "The New City Directory she joins in a general dance, which, while reminding one of the sunny fields of the South, is so different from what Miss Glover has done before that it leaves a rather unpleasant impression. The plot of "The City Directory for 1891" is almost entirely eliminated, and it has been refined to such a degree that it has lost almost all its funny qualities. The company is playing at the Bijou, where they expect to run for four months .-- The Damrosch Sunday orchestral concerts at Music Hall are meeting with great success. Mr. Damrosch has the assistance of different soloists every week, and has placed the price of admission within easy reach of every one. - Mr. Scanlan will close a most successful engagement at the Fourteenth Street Theatre in two weeks. He will give the one-hundredth performance of "Mayourneen" on the evening of the 24th, and, of course, it will be a souvenir night.--- "The Junior Partner," a comedy by the authors of "Mr. Wilkinson's Widows" and "Dr. Bill," was produced at Herrmann's on Monday of last week. It is interpreted by a very weak cast, and altogether falls away short of either of the other productions of these authors.

The great French comic singer, Paulus, has added to his Paris



and London successes during his engagement at Koster & Bial's, where he has drawn delighted audiences nightly during the whole of his engagement. Our French population has found especial delight in his rendering of the Boulanger March, which so took the Paris fancy upon its first presentation. It is understood that Paulus was paid a very large sum for his appearance in this country, but there is no doubt that the investment proved a paying one to those who induced him to come. Windows.





THE RAVOGLI SISTERS IN "ORFEO."



EDOARDO CAMERA AS "IAGO."



EMMA EAMES AS "JULIET."



SIGNOR MAGINI-COLETTI IN "PECHEURS DE PERLES."



JEAN DE RESZKE AS "LE CID."



SIGNOR VALERO AS "TURIDDU."





SIGNOR GIANINI GRIFONI IN "RIGOLETTO."



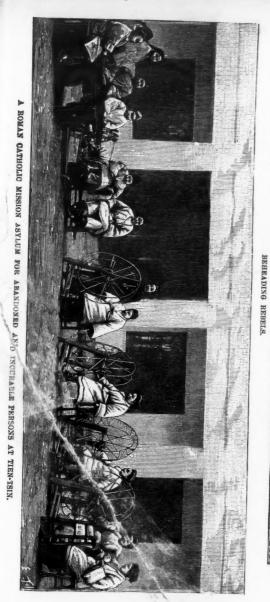
EDOUARD DE RESZER AS "DUO D'ALBF."

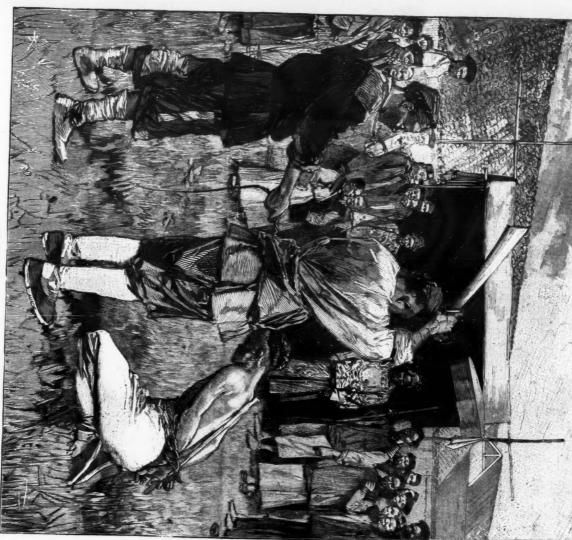


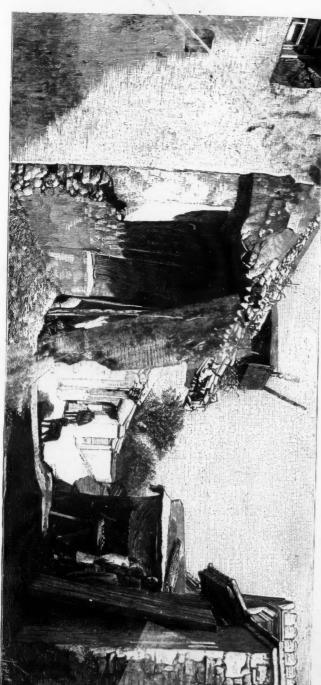
MARIE VAN ZANDT AS "MIGNON."

ITALIAN OPERA IN NEW YORK,—SOME OF THE PRINCIPAL ARTISTS.—[See Page 367.]











DE

### NEW YORK'S GREAT FUR MANUFACTORY AND ITS FOUNDER.

T is a well-founded saying that a New-Yorker may enjoy the advantages of a trip around the world without ever going beyond the limits of this metropolis: in other words, by inspecting the great industries of New York City he may see gathered here the products, arts, and sciences of every part of the globe. Whatever may be deficient in representation in this permanent universal exposition, it is not the fur trade. New York has been one of the world's great fur centres ever since the first Astor here laid the foundations of his colossal fortune.

The foremost name associated with the fur business to-day is that of Mr. C. C. Shayne. The reputation of this prominent and popular New-Yorker is not merely local; it is continental, and in a sense world-wide. "Shayne's" is one of the sights of New York; this familiar appellation, including both the old Prince Street establishment and the new manufactory and show rooms at No. 124 West Forty-second Street. The latter branch, although opened only within the last two or three years, is a thronged and fashionable shopping centre in that up-town neighborhood, as well as a very important factor in Mr. Shayne's business enterprise. Having, with his customary foresight and judgment, acquired this property several years ago, before the recent phenomenal advance in real estate, he has converted it into one of the most extensive and complete fur-manufacturing establishments in the world. The interest on the whole being only about one-fourth of what it would cost for rent for the same privileges, and the expenses comparatively light, Mr. Shayne is enabled, operating with a large capital, to produce the finest class of furs in every variety, and to sell them at prices impossible to his competitors laboring under heavy expenses.

The story of Mr. Shayne's career is a triumphant one. affording a typical illustration of native genius in affairs, and forming a bright chapter in the history of the fur trade in America. He was born in Galway village, Saratoga County, New York, forty-five years ago. Mr. Shayne in his early youth became associated with Mr. C. B. Camp, of Cincinnati, Ohio, one of the largest fur merchants of the West, and at twenty-one was a partner in the concern. Two years later he established himself independently at No. 158 West Street, Cincinnati, where his old sign-board is still to be seen. But Cincinnati was not destined to become a great fur centre; and after a residence of several years there, during which time he became prominently identified with a number of leading local business and social organizations, Mr. Shayne removed to New York City in 1872. His first place of business here was at Broadway and Tenth Street, opposite the up-town store of A. T. Stewart. The financial panic of 1874 brought disaster. He gave up all his property and savings to his creditors, and, leaving the Broadway store, became traveling agent for several large houses of New York, by this means making the acquaintance of many of the leading fur merchants throughout the country.

In 1878, in nowise discouraged by his previous experience, Mr. Shayne opened a modest office at No. 103 Prince Street, and began buying goods in large quantities for Western correspondents - a business in which his wide acquaintance gave him peculiar advantages. Out of this commission business sprang a retail department; and the policy of liberal advertising, which has always been a feature of Mr. Shayne's business methods, speedily built up this retail department into a flourishing establishment. Then he gave up the commission business and devoted his splendid energies entirely to his own house, to which, by uniformly selling the best furs on the smallest margin of profit. he attracted good customers in ever-increasing numbers, and kept them. He finally leased the entire building, in which he had at first occupied a single room. In addition to handling only first-class goods, Mr. Shavne from the first insisted upon elegance and style as prime requisites of every garment leaving his manufactory, and to this end employed none but the most skillful and artistic designers available, at whatever price. This became a great element of his réclame, as the public were not long in finding out whence came the best-fitting furs, and Shayne's productions led in the fashions of the day.

It was at this period (1879) that began what deserves to be called the proudest episode of Mr. Shayne's business career. Relieved of his financial indebtedness by the bankrupt act of 1877, he nevertheless recognized his moral obligations as uncanceled. As soon as prosperity returned he began systematically paying off old debts, and never stopped until he had devoted forty thousand dollars to settling, at one hundred cents on the dollar, all debts of honor caused by the panic of 1874.

Meanwhile the business increased steadily, and in 1882 the fine structure which Mr. Shayne occupies in Prince Street to-day was erected on the site of his original place of business there. These quarters, spacious as they are, were in their turn outgrown, and "Shayne's" followed-or rather led-the up-town movement, opening the branch establishment in Forty-second Street, with its superbly equipped factories, show rooms, and parlors. From this place go out a large proportion of the rich Crown Russian sables, the beautiful mink shoulder-capes and wraps, regal opera-cloaks, and perfect-fitting seal garments which make their appearance in such magnificent array on Fifth Avenue as winter and the holiday season come on apace. The successful proprietor devotes his personal attention to this new store in the forenoon of each day, while in the afternoon his friends rely upon finding him at the "old stand" in Prince Street. After this season Mr. Shayne will remove his wholesale business, in addition to his retail, to his Forty-second Street store

The various departments in Mr. Shayne's establishmentswhich, as we have said, rank among the recognized "sights" of New York City-are interestingly illustrated by our artist's sketches on page 371. They are respectively presided over by skilled and successful heads, under whom the total number of persons employed reaches over a hundred. Indeed, Mr. Shavne prides himself upon an organized staff of superintendents, salesmen, clerks, book-keepers, designers, cutters, and operators which will compare favorably with that of any similar establishment in the world. Their esprit de corps is evinced in the results they achieve-results which reflect the highest credit upon their brilliant chief, whose name has become a household word for enterprise and integrity, and whose business occupies a proud place in the annals of American industry.

Mr. Shavne, whose portrait is included among our illustrations, is a man of fine personal presence, whose face and bearing furnish no uncertain indication of those moral traits which explain his success in the various walks of life. The ideal business man is but one aspect of his many-sided character. He is inevitably a leader and a favorite in the numerous societies to which he belongs, a man looked up to and trusted in private life and the commercial community alike. He is a prominent Mason, having passed the thirty-second degree; a member of the Chamber of Commerce and the Board of Trade; one of the governors of the Ohio Society; vice-president of the Telephone Association; a bank director, and an officer in several large financial institutions. Above all, he is an enthusiastic American, inspired by a high and patriotic conception of the duties of citizenship, and taking an active part in the politics of the country. Mr. Shayne's reputation for public speaking is as well known to the world at large as is the rare quality of his post-praudial oratory to his more intimate associates. He did some brilliant and telling work for McKinley in the recent Ohio campaign, when the Cincinnati Commercial-Gazette referred to "New York's merchant orator" in the following terms: "Mr. C. C. Shayne has been heard in the most powerful appeal for the protection of American industrial interests. His illustrations are forcible. He shows that a citizen would prefer having factories and other business enterprises located in his own town to their location elsewhere: that he is disposed to put the welfare of his own home, his own neighborhood, his own State, and his own nation above the welfare of any other home, neighborhood, State, or nation, if he is natural and patriotic in his instincts."

### LIFE INSURANCE.—STILL GOING UP.

HE short-term endowment orders are still winding up on all sides. The American Endowment Association, which promised great results in eighteen months to its certificate-holders, has been wound up by the courts. The Bay State League of Boston has asked for the appointment of a receiver. The People's Five-year Benefit Order makes a discouraging exhibit, and the Superintendent of Insurance in New York threatens to arrest its agents if they undertake to transact business in this State, The Progressive Benefit Order, originating in Massachusetts, has been brought under suspicion by a recent call for fifteen extra assessments on certificate-holders in New Jersey. Protest has been indignantly made against this proceeding. The secretary of the People's Union Legion, with head offices in Boston, is charged with having disappeared with \$18,000 of the order's funds, and the New York investors in the Maturity Loan Fund Association, the People's United Legion, and the Elizabeth League charge that their manager has fled, leaving nothing but an empty office behind. From Philadelphia comes the announcement of the assignment of the Advance Beneficial Order, which had been lately gradually increasing its heavy assessments. It had over 15.000 certificate-holders, which had dwindled to 420. Two of the officers of the Royal Ark have been arrested in Boston and fined on the charge of violating the insurance laws

The proprietors of FRANK LESLIE'S WEEKLY recently received the following letter:

The proprietors of Frank Leslie's Weekly recently received the following letter:

Manchester, N. H., November 17th, 1891. Dear Sir:—In your issue of November 14th, "The Hermit" writes, under the head of Life Insurance, a paragraph attacking the ability and integrity of the Granite State Provident Association of Manchester, N. H., and in that paragraph makes a number of statements which are false. He probably gleaned his information from the Morning Advertiser of New York, which published an attack upon the association as hort time ago. The attack itself was malicious and false in the extreme. The printer mentioned is paying his dues to this association as hort time ago, The attack itself was malicious and false in the extreme. The printer mentioned is paying his dues to this association as heretofore, He had borrowed money from the association, but undoubtedly the reporter or some one else either printed a false report of what he said, or else scared him or unsettled him in some way so that he thought his loan was insecure or else his property was in jeopardy. "The Hermit" goes on to state other things, and winds up by classing this association with short-term orders. The association has libel suits against two or three of the New York papers, and had the editor of one arrested about a year ago for a series of malicious attacks, and desires to call your attention to the fact that your columns are being used for the purpose of printing libels about this association, and that we will hold you responsible. The association is a building and loan association, and the largest and most successful one in the Eastern States. It has been examined by the Supreme Court of the State and two bank departments, and found solvent and doing a legitimate business. No bond companies or short-term orders can operate in the State of New Hampshire. They were all wound up by the action of the insurance commissioner some time ago. I inclose one or two circulars which give a fair idea of the business of the association. Trusting that yo

Dear Hermit:—Please tell us at once all about the National Accient Society of New York, and oblige Yours, W.

Ans.—This is a small company. In 1890 its income was only \$44,000, and showed a balance of ledger assets of a little over \$3,300. The success of any small company like this depends upon how economically and conservatively it is managed. As a rule I would prefer a larger and sounder company.

NEW YORK, NOVEMBER 21st, 1891. Hernit:—I am a working man. I inclose a pamphlet pertaining to Order of Tonti. Please give me your opinion of the order and order of Iron Hall. Their pamphlets give plausible arguments. A friend of mine wishes to invest some hard-earned money. Is it safe to place it in either of these orders? Or in what way is it best to invest? and oblige.

J. L. T.

it best to invest? and oblige

J. L. T.
Ans.—I have often expressed my opinion of the Order of Tonti and the Iron Hall. Both are so-called beneficial associations. The Iron Hall has had considerable success, and as long as it continues to hold its membership and to increase it it will continue to prosper. The Order of Tonti I don't think can fulfill all its promises. It may for the present, but I doubt if in the future it will be able to carry out what it proposes to do. I say this without any feeling, but simply because I think it is organized on too liberal a basis. If I wanted life insurance I should prefer to take it in one of the large companies which have demonstrated by years of success that they can do what they promise. The fraternal societies offer cheap insurance, but they do not offer the security that the higher-priced institutions offer.

PRITESPIELD, LL., NOVEMBER 20TH, 1891. Will you please give in your department the standing of the Union Mutual Life Insurance Company of Portland, Maine. It is comparatively a new company in the West, and some of the agents of the older companies speak disparagingly of it.

Ans.—The Union Mutual Life Insurance Company may be a new company in the West, but it is an old company in the East—one of the oldest, in fact. It was incorporated away back in 1848. Its total income during 1890 was over \$1,000,000, and its disbursements during the year were

something like \$45,000 less. It has a balance of net assets of nearly \$6,000,000, which seems to be well invested. The company makes a good exhibit, but I would not prefer it to one of the three old-line companies of New York State.

exhibit, but I would not prefer it to one of the three old-line companies of New York State.

Coxbackie, November 23d, 1891. Hermit:—Having been very unfortunate in the participation in life insurance business as a member and invessor, and feeling discouraged and somewhat disgusted, I, like other green ones, am casting about, for some redress or satisfaction. I'm constrained to write to you. I could give you a peculiar chapter of experiences I have had, greatly to my loss. I will trouble you with only one at this time, namely, after paying the Phenix Mutual Life Insurance Company, of Hartford, Conn., some five hundred dollars more or less, and being entitled to a paid-up policy. I wrote them for the same. They said my letter did not reach them in time, being a day short. (I wrote it in time.) They said I would have to continue another year to receive a paid-up policy. I wrote them I could not afford to, and could not borrow the money to do so. Now I think a corporation to beat a poor man in this way needs looking after by a higher power that will make them do justice to a policy-holder. What right has any corporation to take a poor man's money without some show of guarantee of some return or interest. I have been greatly pleased and profited by your writings, and will be thankfull for all you may do to benefit the unfortunates in this line. What would you suggest? Could I get any help by writing to the State Insurance Commissioner, Hartford, Conn., and what is his name?

Yours respectfully,

E. M. W.

Ans.—If my correspondent states the facts correctly, and I think be does, I would advise him by all means to lay his case before the Superintendent of Insurance at Hartford, Conn. A letter addressed simply to that office will reach its destination.

MEMPHIS, TENN., NOVEMBER 26TH, 1891. Hermit:—Would you adsee a young man of twenty-five years to take a policy in the Penn Mutual Philadelphia on the twenty-year plan; if not, what company do you ink is the most reliable?

R. A. L.

Ans.—The Penn Mutual is an old, strong, well-managed concern. I should not be afraid to take a policy in it, though it might be as well to make inquiries of the agents of the Equitable Life, Mutual Life, and New York Life, and see what they offer.

The Hermit.

### WALL STREET.—INHERENT STRENGTH

N spite of the good showing of many of the Western roads especially the grain-carriers, like the St. Paul (which shortly promises a dividend on its common), the Rock Island, which has carried a good deal of the grain crop, the Northwestern, and the Burlington, the market seems afraid to advance. There are some conspicuously weak spots in it. My warnings again st the Northern Pacific and Richmond Terminal, if they have been heeded, have saved my readers a good deal of money; and now I hear that the condition of the Missouri Pacific has been entirely misrepresented, and that the proportions of its floating debt actually prohibit the expectation of dividends for some time to come.

The assurance of some of its late mayagers that it was in good condition and would shortly resume it's dividends has deceived many beside myself. I am inclined to believe, with many other financial men, that the Gould stocks are badly handicapped by the indisposition of Jay Gould to look out for them and the disposition of his boys to trade in them for profit, especially on the

The developments in the Field failure, the exposure of the condition of the Richmond Terminal and of affairs regarding the Northern Pacific all show that the stock market is not yet in shape for a settled upward movement, and it may be that some of the other stocks on the list are also a little uncertain, but the gathering of a short interest is not necessary to start an upward movement. There is no mistake about the size of the crops, the tendencies toward high prices, and the demand for our surplus. Business generally ought to be much better next year, whatever it has been during this year. I am still looking

Considering the shock that the whole financial world sustained a year ago by the Baring failure in London, it is surprising that the general condition of trade and of the stock market is as good as it is. There is some talk about unpleasant developments in Union Pacific and regarding some of the coal roads, but this is nothing new. All we can do is to wait for the outcome of the future.

PROVIDENCE, R. I., NOVEMBER 23D, 1691. Jasper:—I have for some time read your letters in the Frank Leslie's Newspaper, and now venture to trouble you by asking your advice. I have for thirty years worked for wages and I have a few hundred saved up, which I have invested in savings banks at four and four and one-half per cent. I also am saving every year a hundred or two. As I am growing old I would like to make a larger interest on my money, and perhaps make a little money by speculation. Will you kindly edvise me what you think I had better do. With much respect,

AB. J. Would advice "Lerome" with his small income.

think I had better do. With much respect,

Ans.—I would advise "Jerome," with his small income and small accumulations, absolutely to avoid speculation as he would gambling of any kind. He cannot afford to speculate. The savings bank is a good place for his money. It is safe and sure. He might do better by buying a railroad bond, but he would have to assume a little risk in doing so. Can he not buy some good gas, street railway, or bank stock that he knows all about in his own city, or can he not put his money out on a mortgage so as to realize five and one-half or six per cent?

This would be the safest way for him to do.

This would be the safest way for him to do.

"Maplewood," Canton Center, Conn., November 23d, 1891. Jasper: I hold some shares of the Hartford and Connecticut Western Railroad, which road is leased to the Central New England and Western Railroad. What is, in your opinion, the future of this stock? The Central New England and Western Railroad have leased the Hartford and Connecticut Western Railroad for fifty years and pay us two per cent. Would you sell for from twenty to thirty per cent.?

Yours respectfully,

Ans.—The Hartford and Connecticut Western Railroad is not listed in the New York Exchange. It may have a future, because of its value as a communication to some other lines. The guarantee of the Central New England and Western Railroad I do not think much of. This is a railroad that was to have been operated over the Poughkeepsie bridge, which is now in the hands of a receiver.

"Multiwoon" (Canton Center Royn, Jasper : Since the first

keepsie bridge, which is now in the hands of a receiver.

"Maplewood," Canton Center, Conn. Jasper:—Since the first sheet I venture to add this, as follows: I low land in Cass, Pottawattamie, and Webster counties, of Iowa, which I rent for a share of the crops. This share of the crops I sell on the market. From the one thousand acres I get an average of \$1,800 to \$2,000 per year. It is mighty important that I sell at the right time. My corn is being put in crib and I have some oats on hand. I have become deeply devoted to your column in Frank Lesler's, along with all the other good things in the paper. Can you advise me regarding the time to sell corn and oats in your column or by private letter? If by letter, what are your fees?

Yours respectfully,

Ans.—I reply to "Adm'r" in this column instead of by private letter, as the information may be of general value, and I do not take fees of any kind. I am not active on the Produce Exchange, but those who presume to know the situation say that the recent price at which corn has been selling is a good one to take. There are others who think that all grains are to be higher in the spring. I can only

think that all grains are to be higher in the spring. I can only say that whenever the profit to the farmer seems to be a good one he should take it. Let some one else have a chance to get the subsequent rise or to risk the subsequent fall.

CLEVELAND, NOVEMBER 12TH, 1891. Jasper;—(1) Which do you este most of the exclusively financial papers published in New York, Chica or Boston? (2) What are the characterizing merits of the one you mesteem?

Respectfully,

A Subscriber.

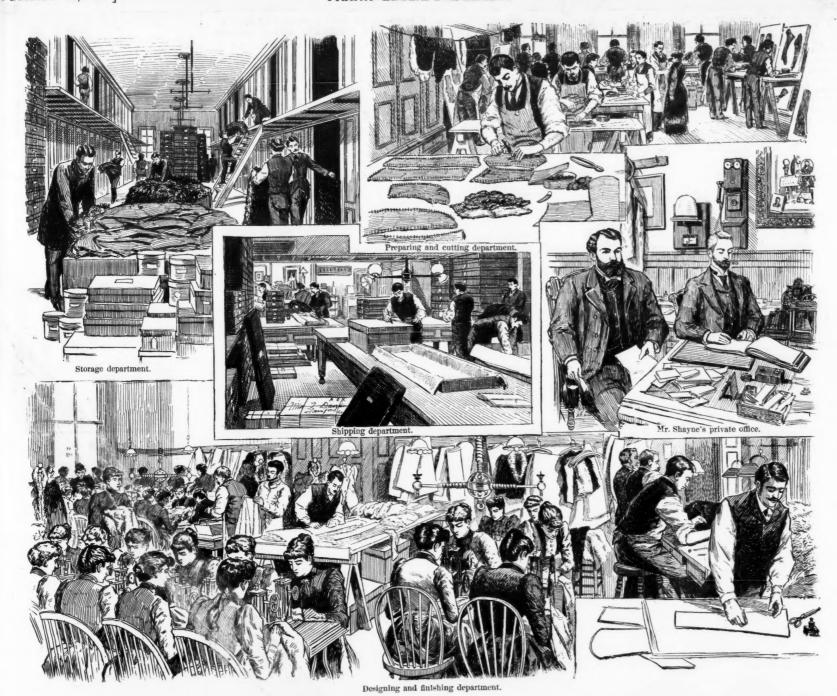
Ans.—I think the Commercial and Financial Chronicle of New York is the best of the financial papers. It gives you full and complete reports of railroad earnings and all other matters of interest to bond and stock-holders, gives quotations, and analyzes the financial situation with notable skill.

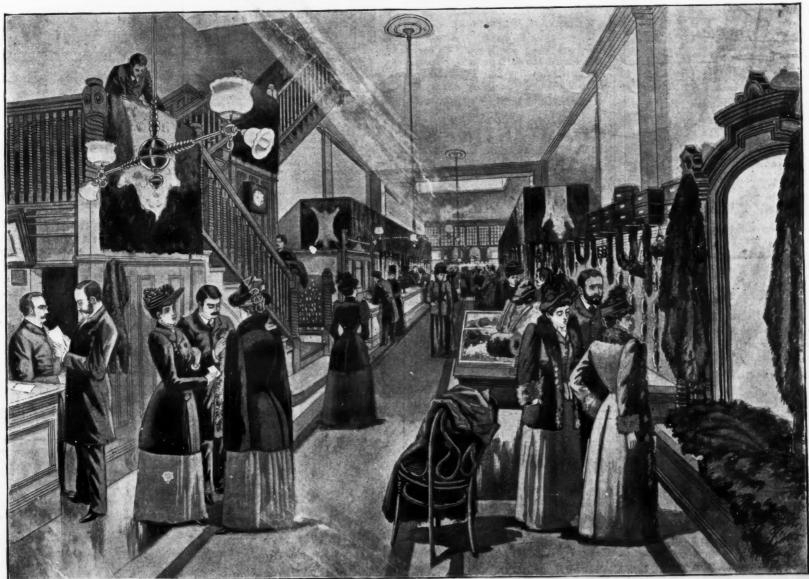
10 WAVERLY, PLACE. NOVEMBER 21st, 1891.—Will you please tell me, through Frank Leslis's, your opinion of Minneapolis and St. Louis common and preferred, and of Cleveland and Canton as a speculative investment?

Respectfully.

W. Scott.

Ans.—The Minneapolis and St. Louis common and preferred are so cheap as to be almost out of eight. The common a few months ago sold (Continued on page 372.)





The salesroom.

### WALL STREET.

(Continued from page 370.)

as low as 5. More recently it went up to 8 and 9 and the preferred to 20. The Cleveland and Canton has been selling at from 5 to 6 for the common and about 19 for the preferred. It is a Boston stock, and is now in the hands of re-organizers. Most of the coupons on the bonds have not been paid in years. I ould hesitate to put any money in either of these properties, either as a speculator or an investor.

#### RIGHT YOU ARE!

THE holiday number of FRANK LESLIE'S WEEKLY has made its appearance. It is handsomely illustrated, and the frontispiece is a work of art. It contains thirty illustrations, several excellent Christmas stories, and a large amount of interesting reading matter, including witticisms, sketches, and articles of general information. It is more than worth the cost, and so handsomely compiled as to be a fitting testimonial to the enterprise and ability of the publishers .- Troy Budget.

### CONSUMPTION CURED.

AN old physician, retired from practice, had placed in his hands by an East India missionary the formula of a simple vegetable remedy for the speedy and permanent cure of Consumption, Bronchitis, Catarrh, Asthma, and all Throat and Lung Affections; also a positive and radical cure for Nervous Debility and all Nervous Complaints. Having tested its wonderful curative powers in thousands of cases, and desiring to relieve human suffering, I will send free of charge to all who wish it this recipe in German, French, or English, with full directions for preparing and using. Sent by mail, by addressing, with stamp, naming this paper, W. A. NOYES, 820 Powers' Block, Rochester, N. Y.

CHRISTMAS AND NEW YEAR EXCUR-SIONS ON THE PENNSYLVANIA RAILROAD.

In pursuance of the custom long since established, the Pennsylvania Railroad Company will sell excursion tickets between all stations on its lines for the Christmas and New Year holidays at a rate of two cents per mile. These tickets will be sold December 23d, 1891, to January 1st, 1892, inclusive, valid for return until January 4th, 1892, inclusive.

SALVATION OIL, the great pain-annihilator, is the staple liniment. Price only 25 cents.

The effect of Dr. Bull's Cough Syrup is most soothing. The price is only 25 cents.

The Sohmer Pianos are pronounced superior to all others by leading artists.

Pozzoni's Complexion Powder produces a soft and eautiful skin; it combines every element of beauty

"A Unique Corner of the Earth."

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"Brown's Bronchial Troches" are used with advantage to alleviate coughs, sore throat, hoarseness, and bronchial affections. 25 cents a box.

It is the business of The Travelers' Bureaus of the News Series (Herkimer, N. Y., office) to furnish, without charge, trustworthy information about winter resorts.

No Christmas and New Year's table should be without a bottle of Dr. Siegert's Angostura Bitters.

Brown's Household Panacea, "The Great Pain Reliever," for internal and external use; cures cramps, colic, colds; all pain. 25c.

Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, curies wind colle, and is the best remedy for diarrhea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria, When she was a Child, she cried for Castoria. When she became Miss, she clung to Castoria, When she had Children, she gave them Castoria

Beauty often depends on plumpness; so does comfort; so does health. If you get thin, there is something wrong, though you may feel no sign of it.

Thinness itself is a sign; sometimes the first sign; sometimes not.

The way to get back plumpness is by CAREFUL LIVING, which sometimes includes the use of Scott's Emulsion of cod-liver oil.

Let us send you—free—a little book which throws much light on all these subjects.

SCOTT & BOWNE, Chemists, 132 South 5th Avenue, Your druggist keeps Scott's Emulsion of cod-liver oil—all druggists everywhere do, \$1,



DABY HUMORS.

DAD COMPLEXIONS, WITH PIMPLY, biotchy, oily skin, Red. Rough Hands, with chaps, painful finger ends and shapeless nails, and simple Baby Humors prevented and cured by CUTICURA SOAP. A marvelous beautifier of world-wide celebrity, it is simply incomparable as a Skin Purifying Soap, unequaled for the Toilet, and without a rival for the Nursery. Absolutely pure, delicately medicated, exquisitely perfumed, CUTICURA SOAP produces the whitest, clearest skin, and seftest hands, and prevents inflammation and clogging of the pores, the cause of pimples, blackheads, and most complexional disfigurations, while it admits of no comparison with the best of other skin soaps, and rivals in delicacy the most noted and expensive of toilet and nursery soaps. Sale greater than the combined sales of all other skin soaps. Sold throughout the world. Price 25c. Send for "How to Cure Skin and Blood Diseases." Address POTTER DRUG AND CHEMICAL CORPORATION, Proprietors, Boston, Mass.

Aching sides and back, weak kidneys, and propertients Boston, mass.

Aching sides and back, weak kidneys, and rheumatism relieved in one minute by the cele-brated Cuticura Anti-Pain Plaster. 25c.

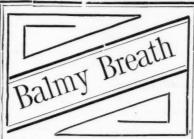
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Warerooms, 149, 151, 153, 155 East 14th St., N. Y.
SOHMER & CO.,

Chicago, Ill., 236 State St.; San Francisco, Cal., Union Club Building; St. Louis, Mo., 1522 Olive St.; Kansas City, Mo., 1123 Main St.







VERY one who has had the pleasure of visiting the country in summer time knows how exquisite is the odor of NEW MOWN HAY, AND THE

PERFUME OF WILD FLOWERS. Equally delightful is the SWEET, BALMY BREATH which is allotted to every young

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PERSIAN HEALING

### PINE TAR SOAP

But this is not the only advantage which this REMARKABLE PURIFYING agent affords to its patrons. It BEAUTI-FIES THE TEETH and makes them SHINE LIKE PEARLS; removes from the face every trace of UNSIGHTLY ERUPTIONS; keeps the scalp FREE FROM DANDRUFF, and gives to the cheeks a fresh and

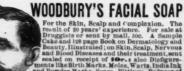
ROSE-LIKE COLOR

WHICH CHARMS ALL BEHOLD-ERS. This ORIGINAL AND INIMIT-ABLE PINE TAR SOAP is for sale by druggists generally.

AGENTS \$5 a day Sure; new rubber undergarment. Mrs. N. B. Little, Chicago, Ill.

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And vigorous growth, so much admired in And vigorous growth, so much admired in hair, can be secured by the use of Ayer's Hair Vigor. There is nothing better than this preparation for keeping the scalp clean, cool, and healthy. It restores to faded and gray hair the original color and beauty, prevents baldness, and imparts to the hair a milky texture and a lasting and delicate fragrance. The most elegant and economical

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"After using a number of other prepara-tions without any satisfactory result, I find that Ayer's Hair Vigor is causing my hair to grow."—A. J. Osment, General Merchant, Indian Head, N. W. T. "Ayer's Hair Vigor is the only preparation

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Ask your Druggist for it MAGEE EMULSION CO., Mant'rs, Lawrence, Mass. And Take NO OTHER. IT MAGEE



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LADY (at the theatre who has been bobbing around in her seat)-"Shall I take off my hat?" GIMSEY-" No, ma'am; not necessary. I am a professional contortionist."



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Skin blemishes, like foul teeth, are the more offensive because they are mostly voluntary.

The pores are closed. One cannot open them in a minute; he may in a month.

Try plenty of soap, give it plenty of time, and often; excess of good soap will do no Use Pears'—no alkali in it; nothing but soap.

All sorts of stores sell it, especially druggists; all sorts of neople are using it,

A Small Quantity of

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Added to any Soup, Sauce or Gravy gives Strength and Fine Flavor.

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Flimsy, inaccurate, badly printed and generally cheap looking cards detract from surroundings however handsome, and offend fastidious players. "Capitol," "Sportsman's," "Cabinet," "Army and Navy," "Treasury," and "Congress" are all brands of the United States playing cards, and are not only elegant, but also acceptable to experienced players. Insist upon having them from your dealer.

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